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Twimbit
CX Banking App
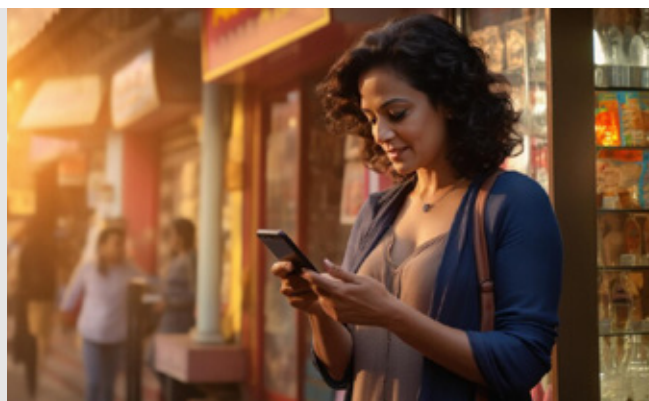# Benchmarks 2023
India

Disclaimer

The information in this report is provided on an as-is basis. This document is produced by Twimbit per date of research and writing (April-June 2023) and is subject to change. It has been prepared solely for information purposes over a limited period to provide a perspective on the market. All the data is derived and estimated by Twimbit analysts via primary interviews and publicly available information. Projected information, analyses and conclusions contained in this report should not be construed to guarantee future performance or results.

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Table of Contents

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01

Growth opportunities for App-based banking in India

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Over 700 Mn internet users in India

India has over **1.2 Bn** mobile phone users and **600 Mn** smart phone users

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India is estimated to become **USD 1 Tn** internet economy by 2030

In 2022, Indian users downloaded over **28 Bn** apps on their phones, accounting for 5% of the **625 Bn** global downloads

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India ranked **8th** on the global chart for time spent on mobile phones, with average usage of **4.9 hours** per day per consumer

Source: e-Conomy report; 1Mint,2022; Data.ai, twimbit analysis,

Over 350 Mn digital payment users

Over 5 Bn Monthly C2B UPI transactions – payment platforms, banks and e-commerce

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More than 35 neobanks including payment banks, SME banks, teenage banks etc. India

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350 Mn transacting through payment banks and retail-focused digital-only banks customers

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>100 Mn Monthly active users on ICICI, BOB, SBI and AXIS mobile banking app

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Section **02**

Twimbit App CX framework

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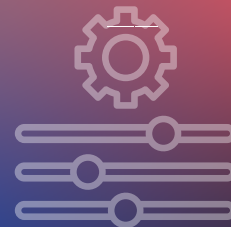
Twimbit CX research methodology

01
Shortlisted the 7 Indian retail banks with a digital savings account

02
Opened real accounts to evaluate account opening, customer onboarding and customer service experience

03
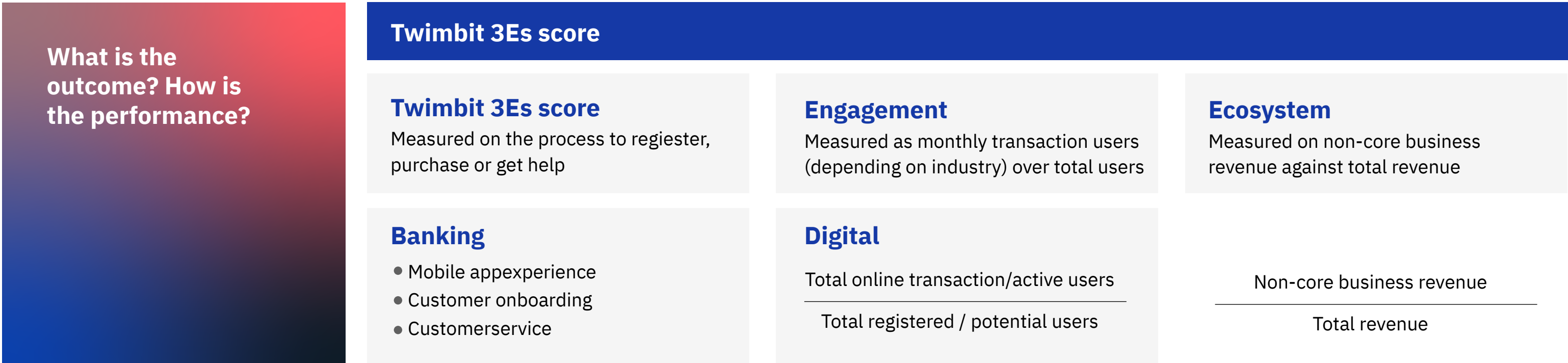Defined 12 key success metrics and 55 sub-parameters

04
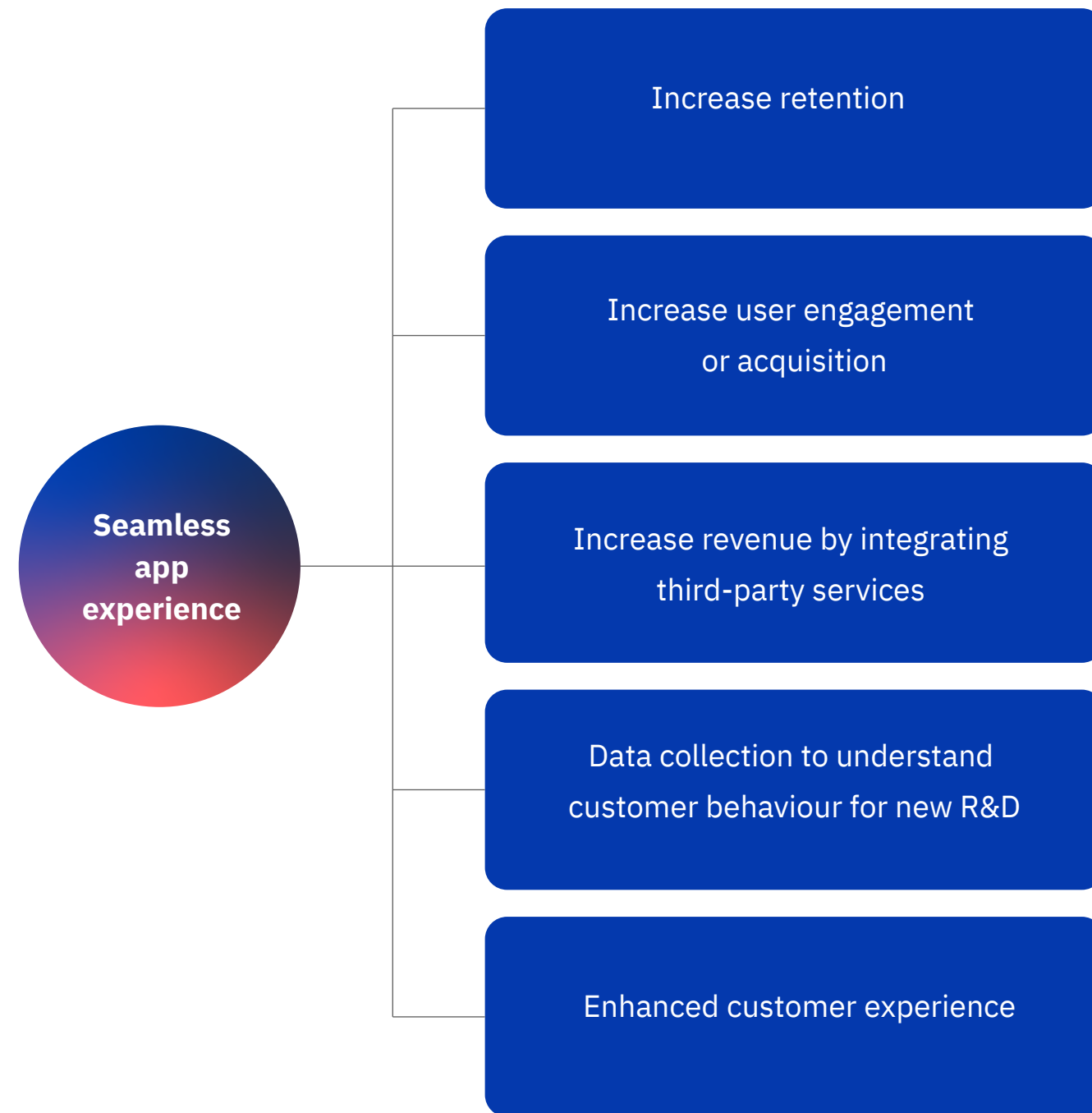Each factor was evaluated on a scale of 1-5, measuring responsiveness

05
Weighted scores were given to identify India's top retail digital banking app

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Twimbit 3Es framework assesses the performance of a digital business by evaluating its efficiency, engagement, and ecosystem.

What is the outcome? How is the performance?

Twimbit 3Es score

Twimbit 3Es score
Measured on the process to regiester, purchase or get help

Banking
- Mobile appexperience
- Customer onboarding
- Customerservice

Engagement
Measured as monthly transaction users (depending on industry) over total users

Digital
$$\frac{\text{Total online transaction/active users}}{\text{Total registered / potential users}}$$

Ecosystem
Measured on non-core business revenue against total revenue

$$\frac{\text{Non-core business revenue}}{\text{Total revenue}}$$

Increase retention

Increase user engagement
or acquisition

**Seamless
app
experience**

Increase revenue by integrating
third-party services

Data collection to understand
customer behaviour for new R&D

Enhanced customer experience

App orchestrates embedded experiences

Continuously optimizing the app experience can enhance user engagement, strengthen customer relationships, and ultimately boost revenue

Digital Efficiency Value

Measure the success of efforts to boost efficiencies in account opening, purchasing products via digital channels, performing transactions, interacting with the bank digitally, and closing the account.

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Section

03

TDEX Score of India's top 7 banks

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Top 7 banks to ace digital app experience in India

TDEX score		Score 1-5
01	AXIS BANK	4.06
02	kotak — Kotak Mahindra Bank	3.88
03	बैंक ऑफ़ बड़ौदा — Bank of Baroda	3.87
04	YES BANK	3.59
05	HDFC BANK	3.52
06	SBI	3.45
07	ICICI Bank	3.28

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Twimbit TDEX score

A diagnostic framework to evaluate the digital experience of a company

Mobile app experience

- Mobile application availability and capabilities
- App activation convenience
- App security and privacy

Customer onboarding experience

- Discovery journey
- Clarity of products or services
- Ease of account opening
- Activation convenience
- Debit card application

Customer service experience

- Customer support channels
- Time taken to response to query
- Self-service potential: FAQs
- Self-service potential: IVR

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How digital banking apps are performing?

Mobile app experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Mobile application availability and capabilities	5.00	5.00	4.44	5.00	4.44	5.00	3.89
App activation convenience	4.67	5.00	5.00	4.33	4.33	5.00	3.67
App security and privacy	2.92	4.17	2.92	2.92	2.92	4.17	4.17

Customer onboarding experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Discovery journey	3.44	2.81	4.38	4.38	3.59	2.19	4.22
Clarity of products or services	4.25	4.58	4.17	4.83	4.92	3.92	3.65
Ease of account opening	4.19	4.04	4.35	3.88	4.04	3.88	3.69
Activation convenience	4.00	3.50	3.50	1.00	1.50	1.00	1.50
Debit card application	4.69	5.00	4.75	2.67	2.17	2.17	2.17

Customer service experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Customer support channels	4.50	3.50	3.50	3.50	3.50	3.50	3.00
Time taken to response to query	3.40	1.65	3.05	2.70	2.65	1.90	1.05
Self-service potential: FAQs	3.54	3.54	3.54	4.16	3.54	3.54	3.54
Self-service potential: IVR	4.00	3.00	3.00	3.00	4.00	3.00	4.00

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Mobile app experience

Mobile application availability and capabilities

Mobile app experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Mobile application availability and capabilities	**5.00**	**5.00**	4.44	**5.00**	4.44	**5.00**	3.89

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Availability of App	✓	✓	✓	✓	✓	✓	✓
Ease of locating app on Play store/App store	✓	✓	✓	✓	✓	✓	✓
App loading time	✓	✓	Moderate	✓	Moderate	✓	Slow
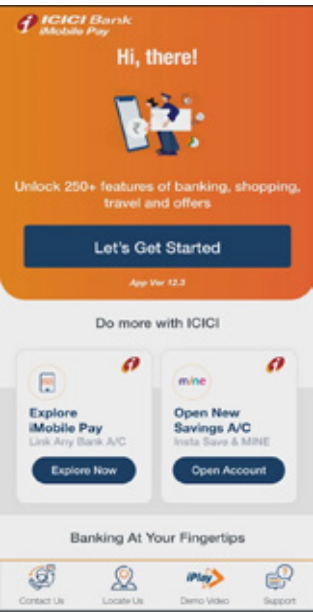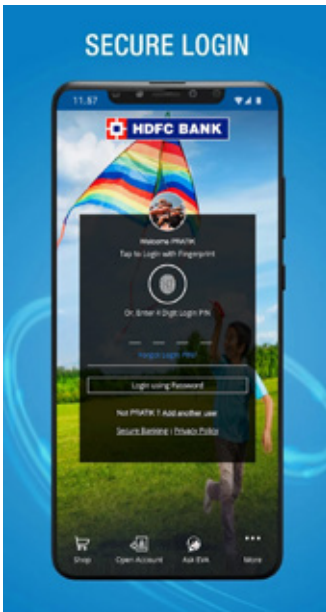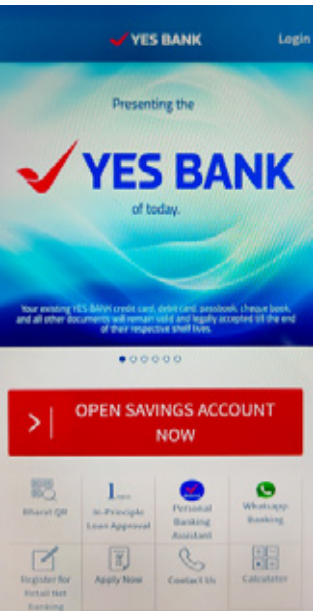
App activation convenience

Mobile app experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
App activation convenience	4.67	**5.00**	**5.00**	4.33	4.33	**5.00**	3.67
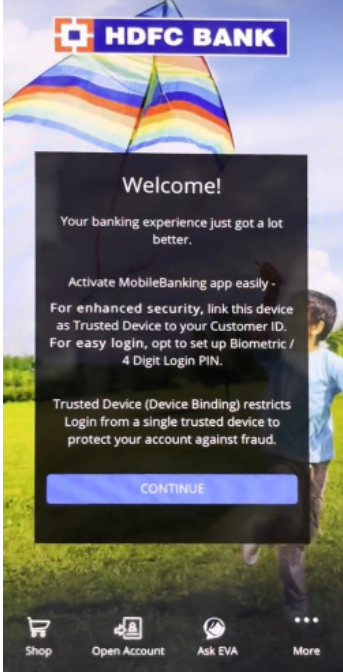
HDFC mobile banking bank does not differentiates between new and existing user
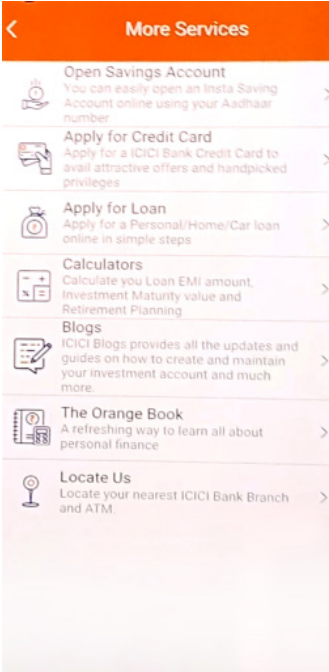
A/c opening option available under more services section
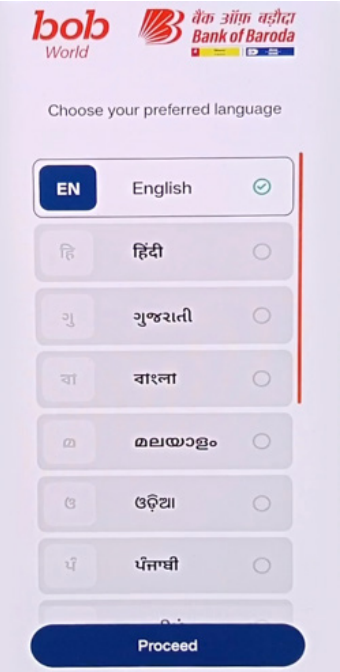
App allow you to select your preferred language as the first step

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Efficiency of banking app activation (first screen CTA menu)	No language change option	✓	✓	No language change option, no differentiation b/w sign-in and sign-up	No information about account before registration, no differentiation b/w sign-in and sign-up	✓	No language change option, no differentiation b/w sign-in and sign-up
Numbers of steps taken to register/sign up on App	✓	✓	✓	✓	✓	✓	2 steps to pre-register for a/c opening on the app
Time taken to register/ sign up on App	✓	✓	✓	✓	✓	✓	✓

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App security and Privacy

Mobile app experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
App security and Privacy	2.92	**4.17**	2.92	2.92	2.92	**4.17**	**4.17**

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Type of authentication asked during the journey	✓	✓	✓	✓	✓	Ask to set app password instead MPIN or biometric verification	✓
Ease of authentication	Ask to set MPIN after a/c opening	✓	Ask to set MPIN after a/c opening	Ask to set MPIN after a/c opening	Ask to set MPIN after a/c opening	✓	✓
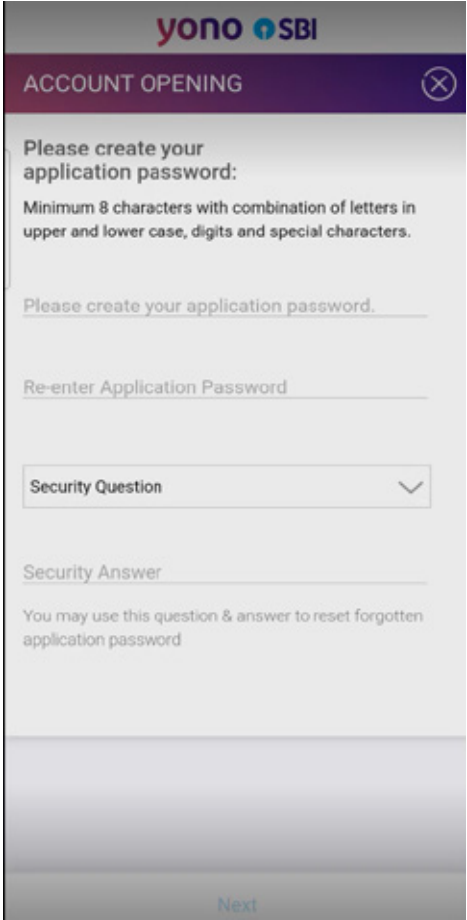
SBI Yono app authentication involves more steps and is difficult to remeber
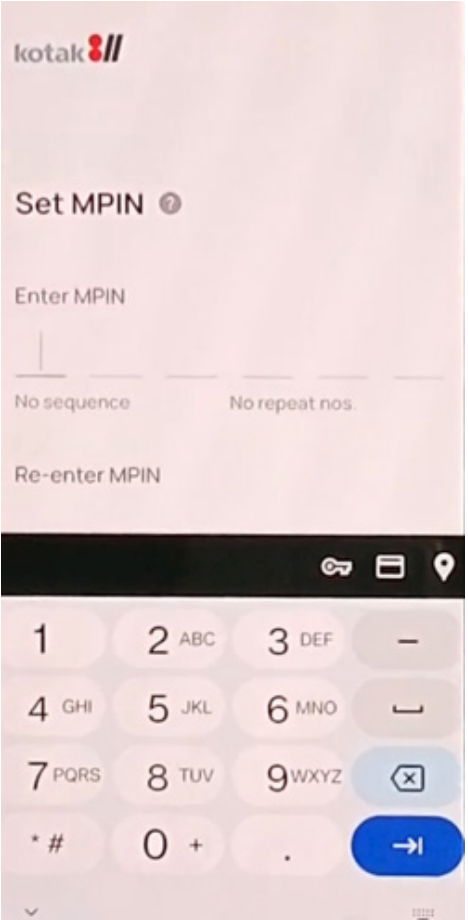
Kotak811 app asks to set 4-digit MPIN during the a/c opening process

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Bank to ace "Mobile app experience"– Kotak Mahindra Bank

#1 Start Page/ Opening screen
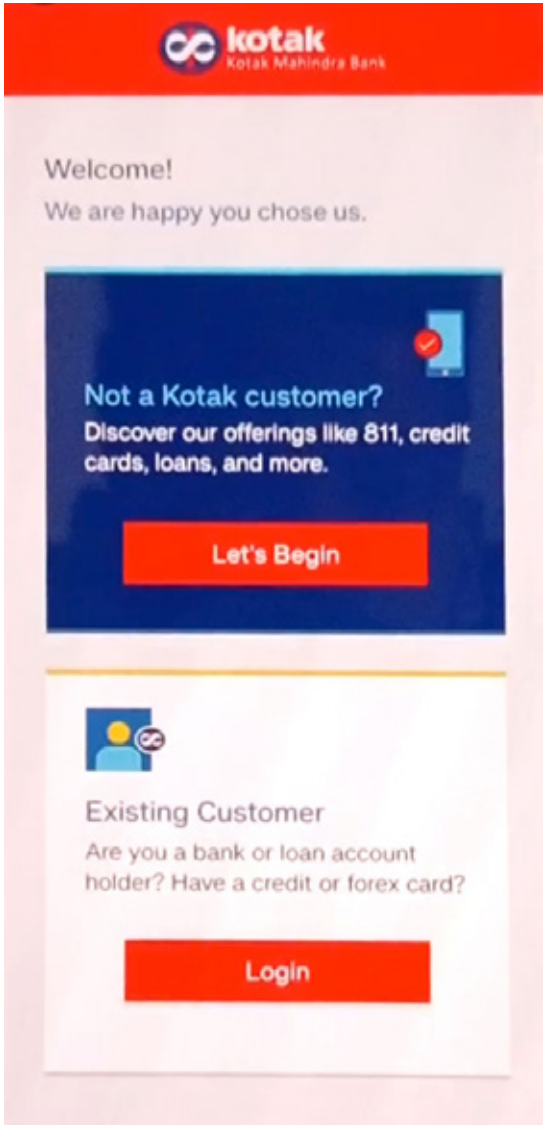
01

This page will show up when the user opens up the Kotak811 application

02

No App registration process

03

User can click either on Login or sign up as per the need

#2 Get started
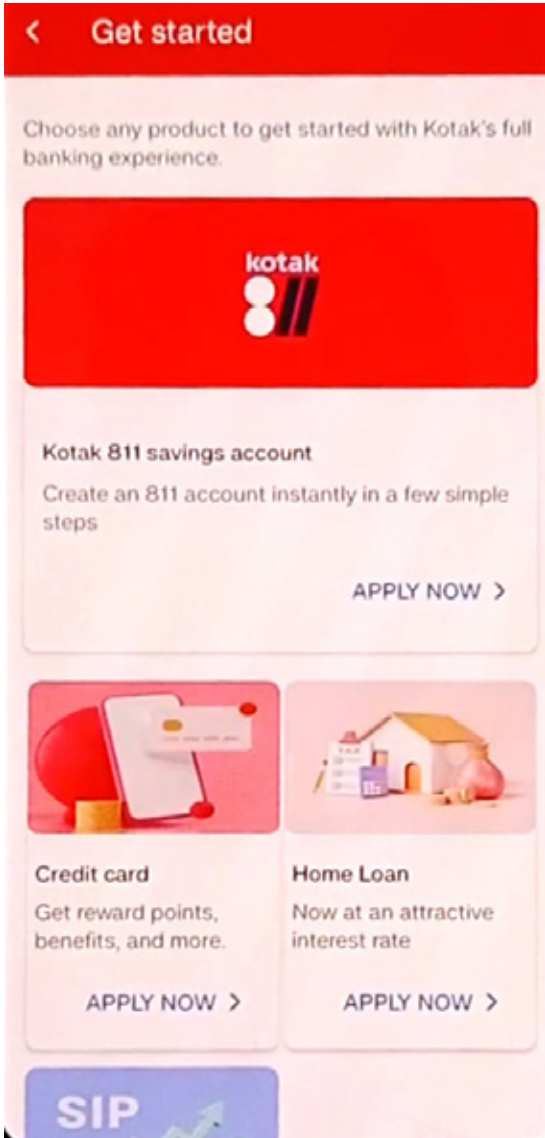
01

Clear CTA to apply for savings a/c

02

Clear CTA to apply for different products like – saving a/c, credit card, loan etc.

#3 Set MPIN
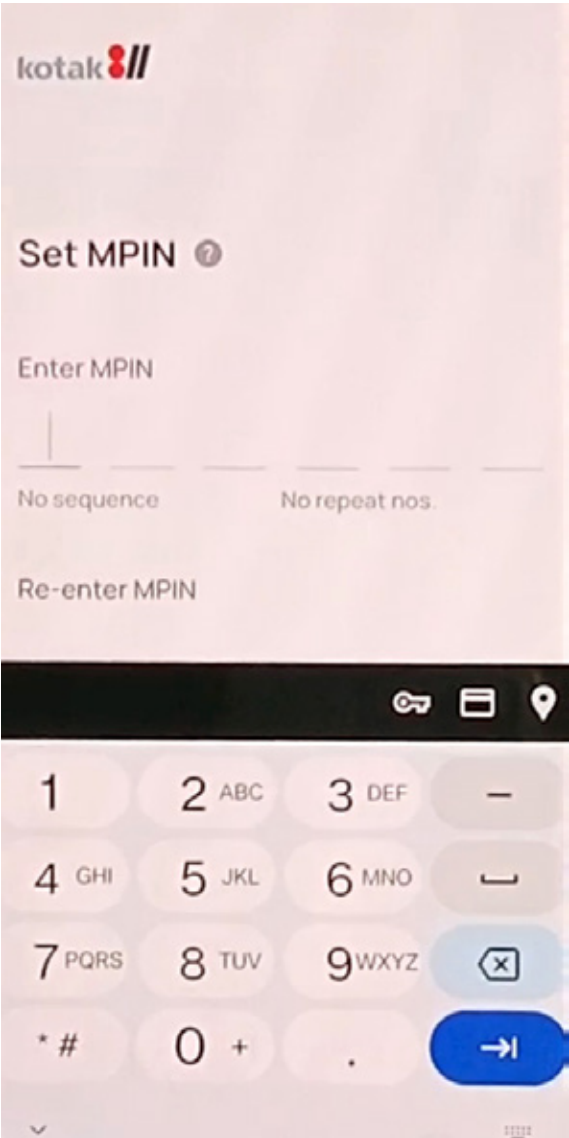
01

Set M-PIN (app authentication) during the a/c opening process

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Customer onboarding experience

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Discovery journey

Customer onboarding experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Discovery journey	3.44	2.81	**4.38**	**4.38**	3.59	2.19	4.22
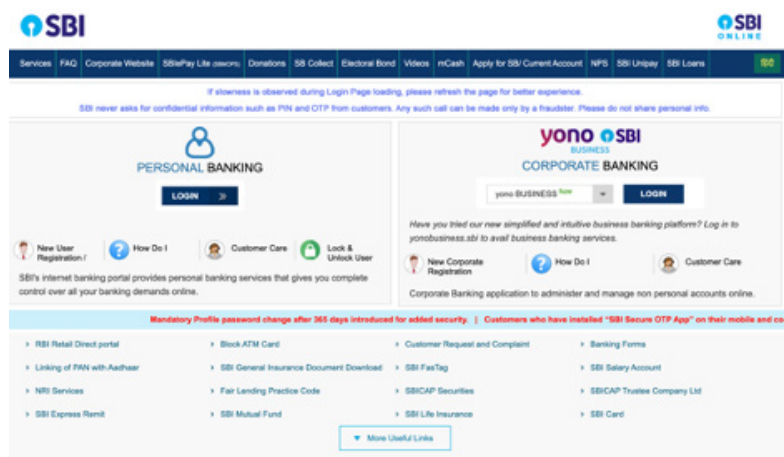
Minimal or no visual cues or images or just wording
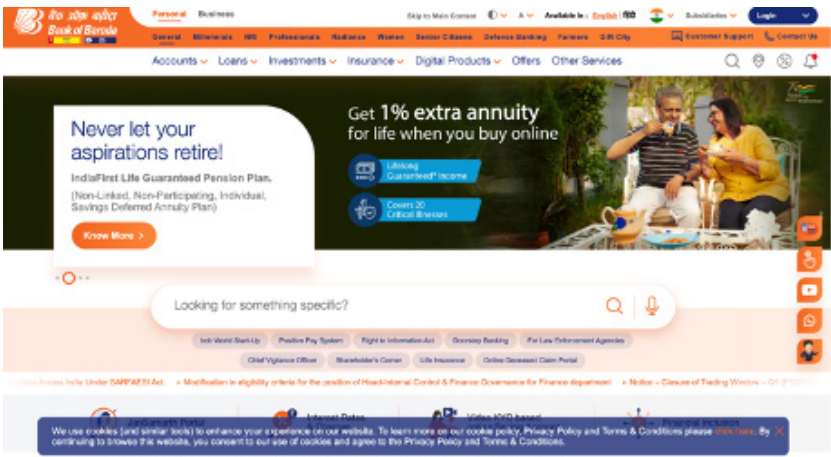
Clean and neat layout with optimum white space, visual cues or visual aids
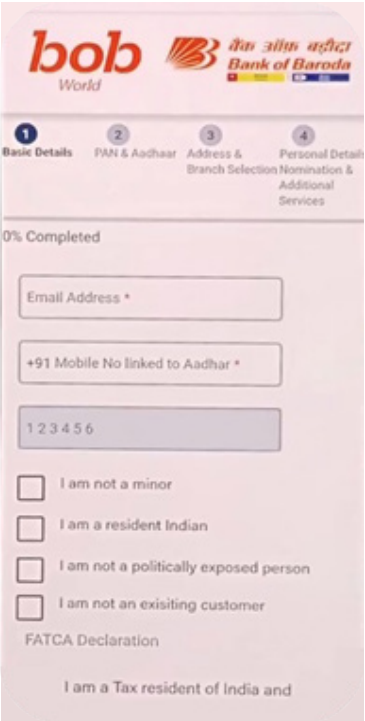
Clean and neat layout with optimum white space for ease of browsing
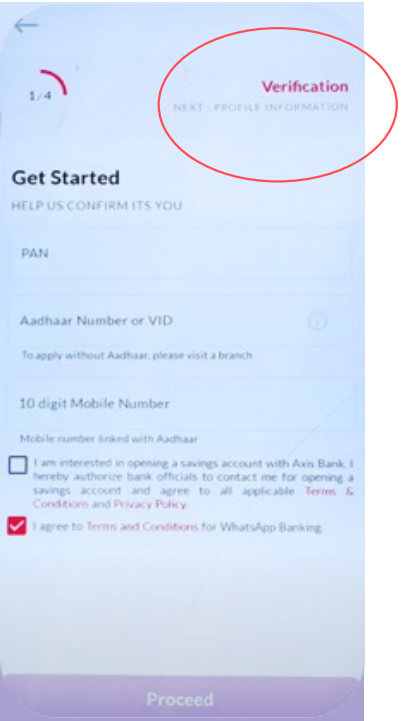
Equip with proper navigation guide

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Ease of browsing information (Web)	✓	No navigation guide, inconsistent typography	✓	✓	Clean but oversize white space, inconsistent typography	No navigation guide, Clean but oversize white space	✓
Ease of browsing information (mobile app)	No navigation about app will reidrect to browser for a/c opening	Minimal or no visual cues or images or just wordings	✓	✓	Minimal or no visual cues or images or just wordings	Minimal or no visual cues or images or just wordings	Minimal or no visual cues or images or just wordings

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Clarity of products or services

Customer onboarding experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Clarity of products or services	4.25	4.58	4.17	4.83	**4.92**	3.92	3.65

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Information about saving account (steps, document requirement, min. balance, discount and offer, fees and charges)	Inform about cross-product benefits	Inform about cross-product benefits	✓	No information about special discounts and offers	✓	No information about fees and charges	No information about special discounts, offers, fees and charges
Information about other banking products (description, CTA to apply)	✓	✓	✓	✓	✓	✓	✓
Product comparison and clarity (website)	No comparison	✓	No comparison	✓	✓	No comparison	No comparison
Time spent on understanding the products	✓	✓	✓	✓	✓	✓	✓
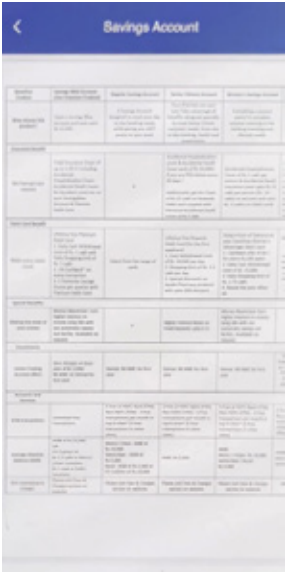
Accounts comparison
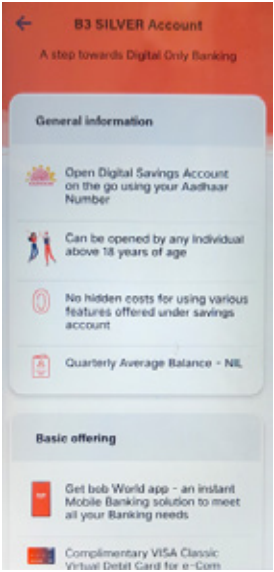
General information about a/c
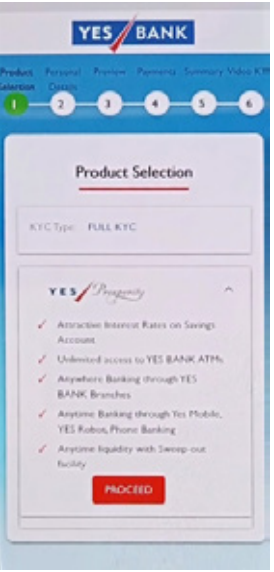
Account information
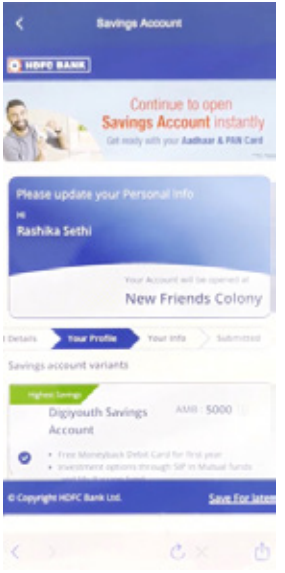
A/c information with AMB
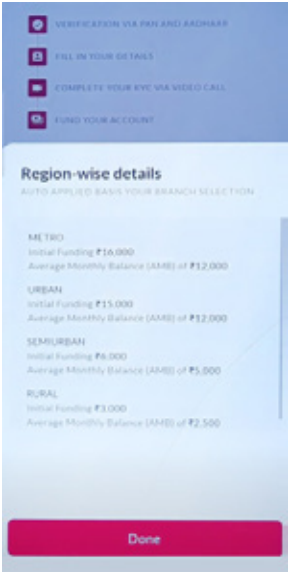
Account balance and charges

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Ease of account opening

Customer onboarding experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Ease of account opening	4.19	4.04	**4.35**	3.88	4.04	3.88	3.69

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Document requirement	✓	✓	✓	✓	✓	✓	✓
In-depth information of document verification	< 7 clicks	< 9 clicks	✓	< 9 clicks	< 7 clicks	< 7 clicks	< 9 clicks
Auto-fill	✓	✓	✓	✓	✓	✓	✓
Auto-save information	✓	✓	✓	✓	✓	✓	✓
Ease of doing KYC	✓	✓	✓	✓	✓	✓	A/c opened without video KYC
No. of steps involved in verification process (KYC + document verification)	✓	✓	✓	6 to 7 steps	6 to 7 steps	8 to 9 steps	6 to 7 steps
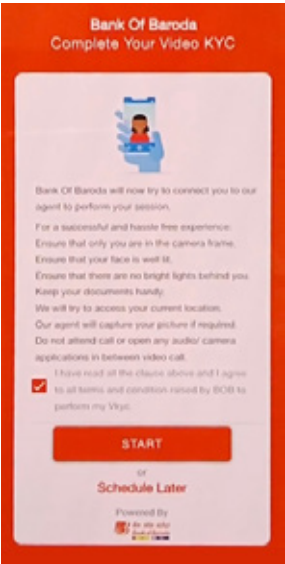
Option to schedule KYC later
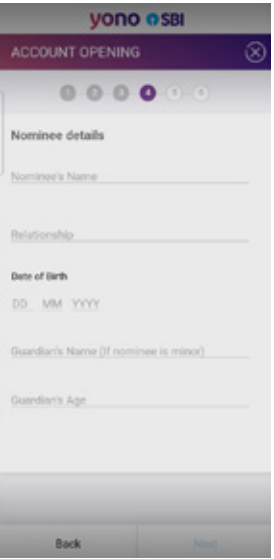
Mandatory nominee details
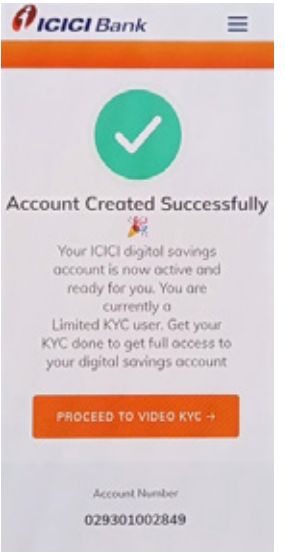
CTA for video KYC
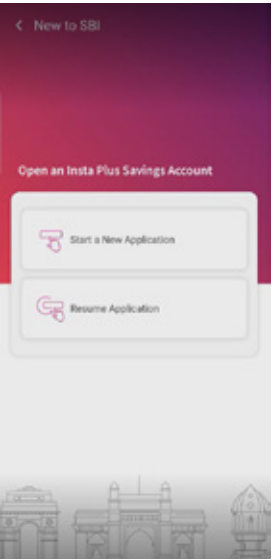
Option to resume application

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Activation convenience

Customer onboarding experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Activation convenience	**4.00**	3.50	3.50	1.00	1.50	1.00	1.50

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Number of steps taken to activate bank a/c (total steps)	✓	✓	✓	>10 steps	✓	>10 steps	✓
Speed of account approval/ Time taken to activate bank account i.e. accepting/making payments, bank transfers etc.	✓	✓	✓	More than a day	More than a day	More than a day	More than a day
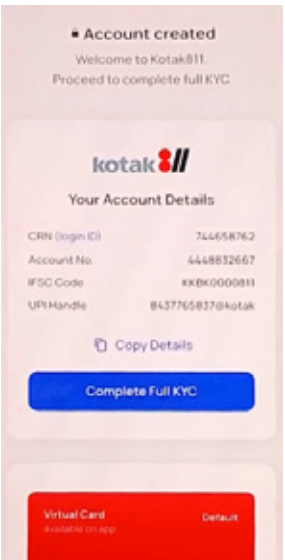
Instant a/c activation
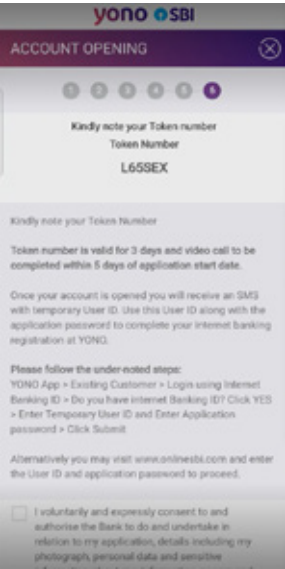
No instant a/c activation

Instant a/c activation

No instant a/c activation

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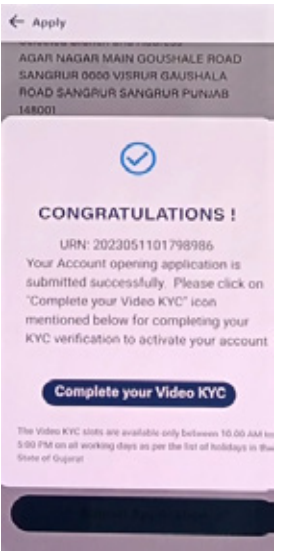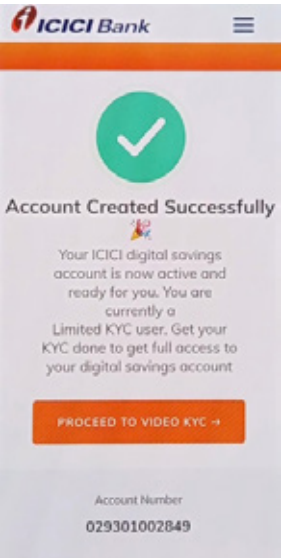
Debit card application

Customer onboarding experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Debit card application	4.69	**5.00**	4.75	2.67	2.17	2.17	2.17

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Debit card option	✓	✓	Only virtual card	Only virtual card	No virtual card	No virtual card	No virtual card
Ease of applying for debit card	Debit card charges > INR 500	✓	No information about physical card in app	No information about physical card in app	Separate option in app to apply for physcial debit card	Just informs about debit card delivery address	Separate option in app to apply for physcial debit card
Time taken to activate virtual card	✓	✓	✓	>20 mins	N/A	N/A	N/A

Your Virtual Prepaid Card

We've issued you this temporary Virtual Prepaid Card so you can discover the joy of shopping with 811. Once we've met you to verify your account details, we'll issue you a new permanent Virtual Debit Card.

Know more about the features & charges of your 811 Lite

Instant activated virtual debit card

Option to opt for physical card on the screen

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Bank to ace "Customer onboarding experience"– Bank of Baroda

#1 Open a digital savings account

O1
Clearly states 4 steps a/c opening journey with document requirement

O2
Provide comprehensive information about different types of a/c's with cross-product benefits

#2 Information about type of saving account
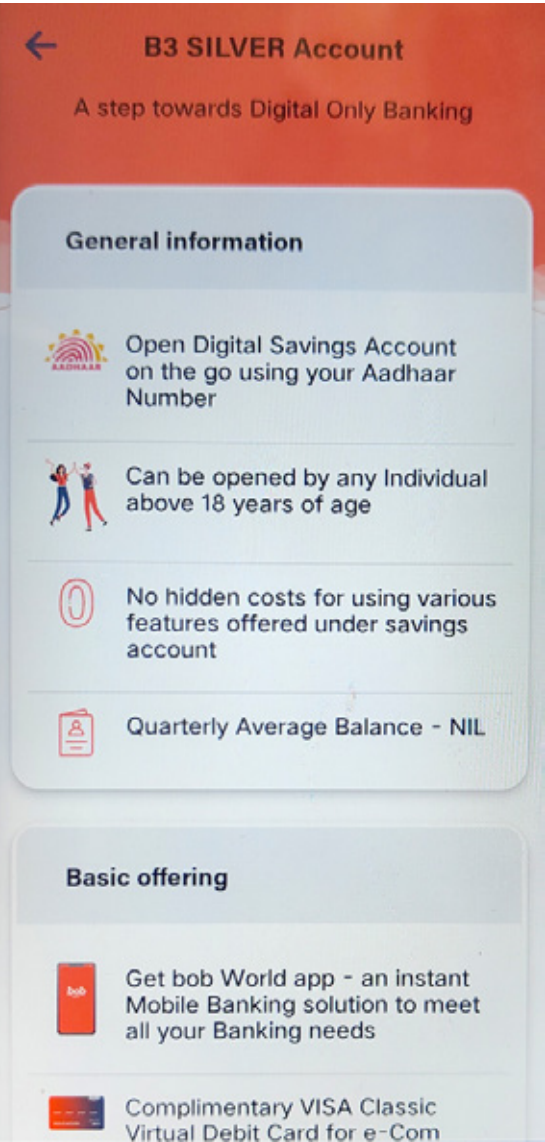
O1
Provide information like hidden costs, QAB, virtual card etc.

#3 Account opening process
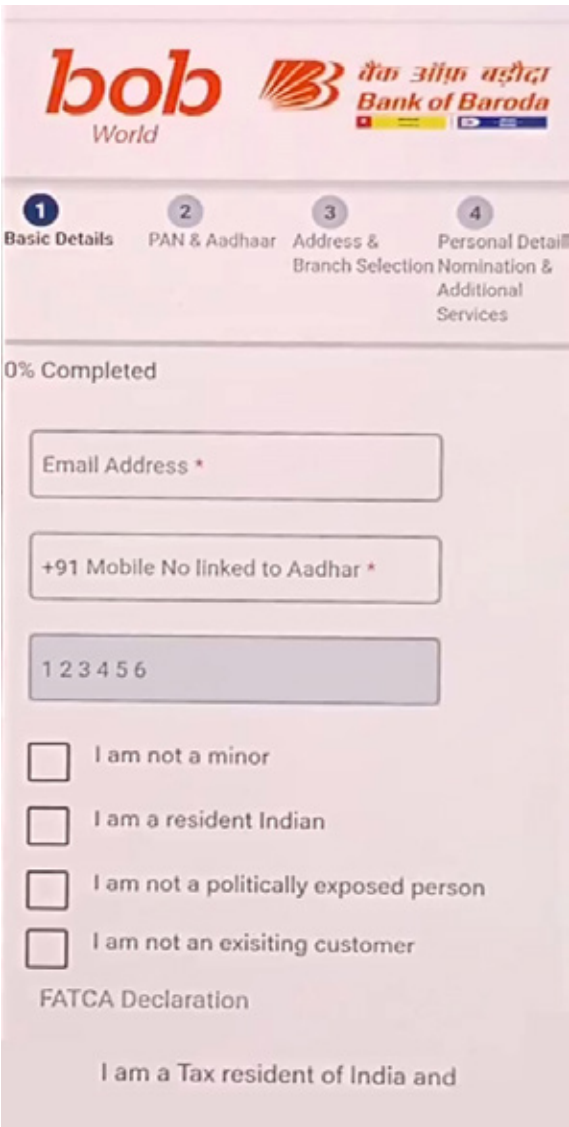
O1
Number of account opening steps clearly mentioned

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Bank to ace "Customer onboarding experience"– Bank of Baroda

#4 Auto-fetched details

01
Option to go to previous step

02
Display % of journey completed

03
Auto-fetch Aadhar details and address

#5 Additional services

01
Auto-selected additional services like UPI, virtual card etc.

02
Informs about virtual debit card during the a/c opening process

#6 Account opened

01
Instant account opening

02
Clear CTA to proceed for video KYC

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Customer service experience

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Customer support channels

Customer service experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Customer support channels	**4.50**	3.50	3.50	3.50	3.50	3.50	3.00

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Email, Hotline, Live-chat on app or website (real human interaction), Social media platform, Conversational AI	Auto-email sent without providing contact information,	✓	Email not found	✓	✓	✓	Email not found

Auto email sending option
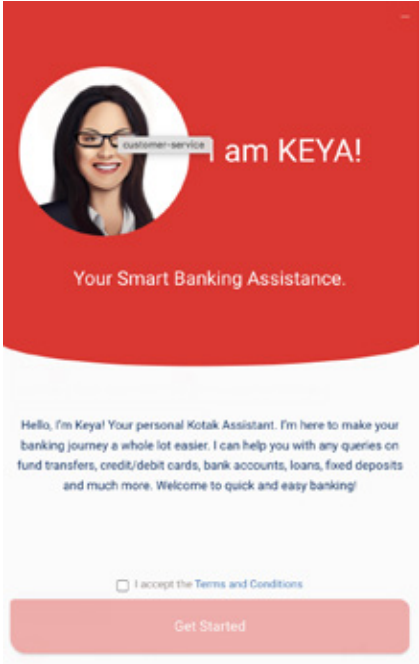
Kotak AI-chatbot
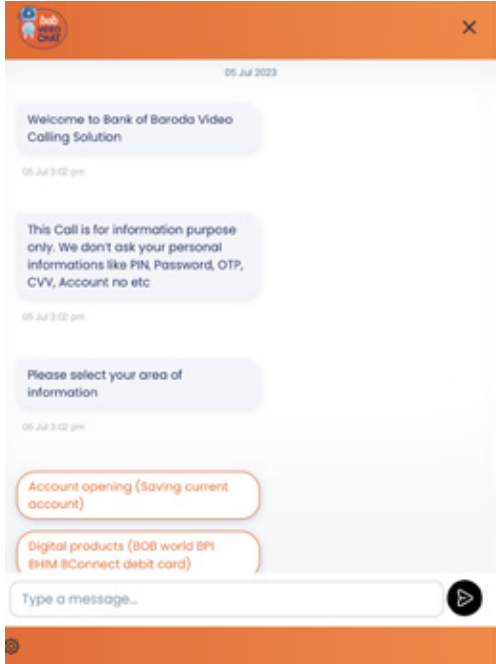
BOB video chat with human interaction

Time taken to respond to query

Customer service experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Time taken to response to query	**3.40**	1.65	3.05	2.70	2.65	1.90	1.05

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Email	✓	More than 36 hours	N/A	More than 36 hours	Within 36 hours	Within 36 hours	N/A
Hotline	✓	More than 5 minutes	More than 5 minutes	✓	✓	✓	More than 5 minutes
Social media platform	More than 30 minutes	✓	✓	✓	More than 30 minutes	✓	More than 30 minutes
Conversational AI	Chatbot not able to refer connect to live agent	Chatbot not able to refer connect to live agent	✓	Chatbot not able to refer connect to live agent	Chatbot not able to refer connect to live agent	Chatbot not able to refer connect to live agent	Chatbot not able to refer connect to live agent

Email response within 10 mins
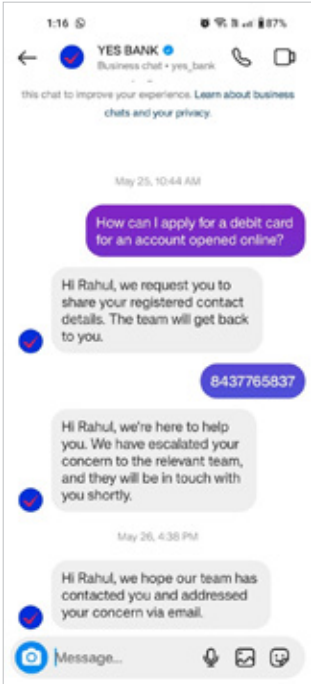
Instant response on Instagram
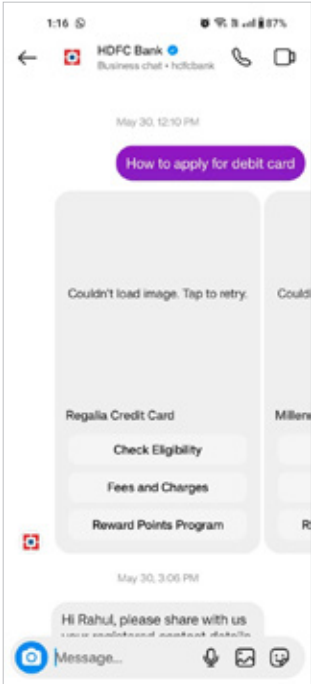
Response on Instagram under 5 minutes

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Self-service potential: FAQs

Customer service experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Self-service potential: FAQs	3.54	3.54	3.54	**4.16**	3.54	3.54	3.54

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Clarity of FAQs	✓	✓	✓	✓	✓	✓	✓
Answer clarity (Visual aids and cues)	No visual aids only wordings	No visual aids only wordings	No visual aids only wordings	✓	No visual aids only wordings	No visual aids only wordings	No visual aids only wordings
Customer support (live chat or hotline) call to action available on FAQs site	✓	✓	✓	✓	✓	✓	✓

No visual aids only wordings

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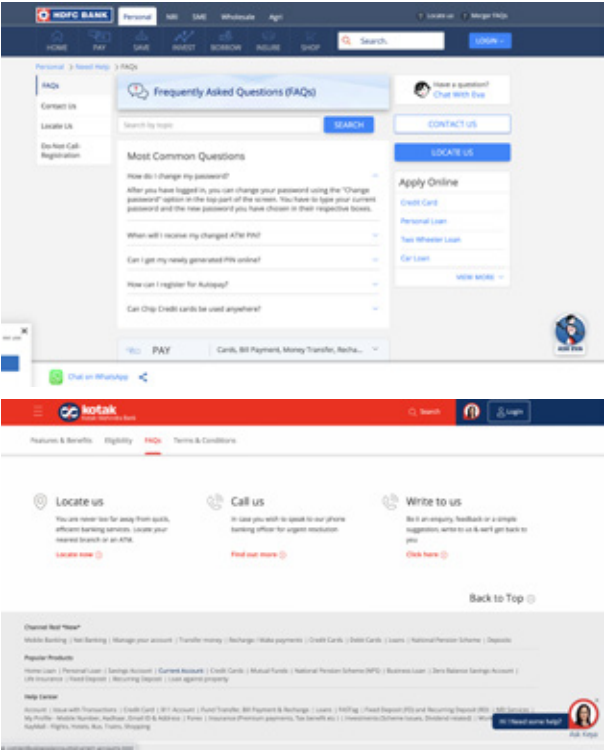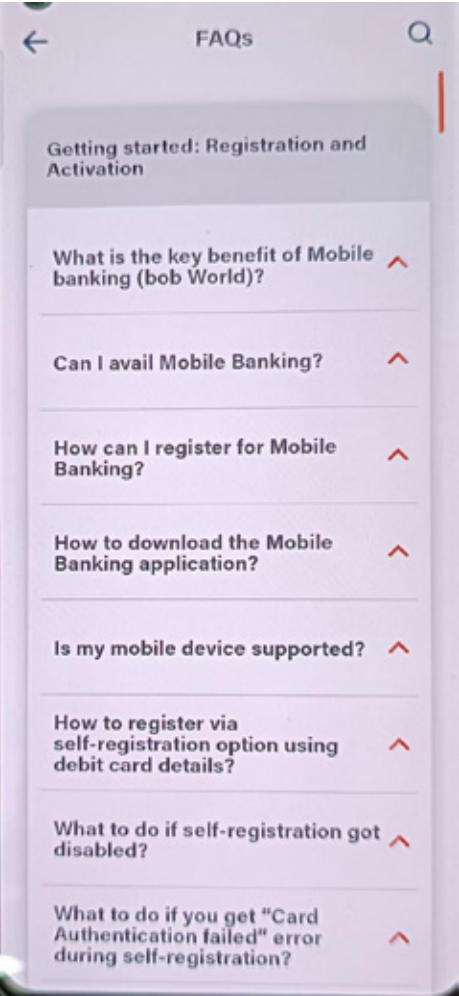
Self-service potential: IVR

Customer service experience	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Self-service potential: IVR	**4.00**	3.00	3.00	3.00	**4.00**	3.00	**4.00**

Area of improvement

Evaluating criteria	AXIS	KOTAK	BOB	YES	HDFC	SBI	ICICI
Basic functions available such as balance check, account information, e-statement	✓	✓	✓	✓	✓	✓	✓
Can purchase add-on value added services	✓	✓	✓	✓	✓	✓	✓
Speech recognition and AI-enabled	✓	No	No	No	✓	No	No
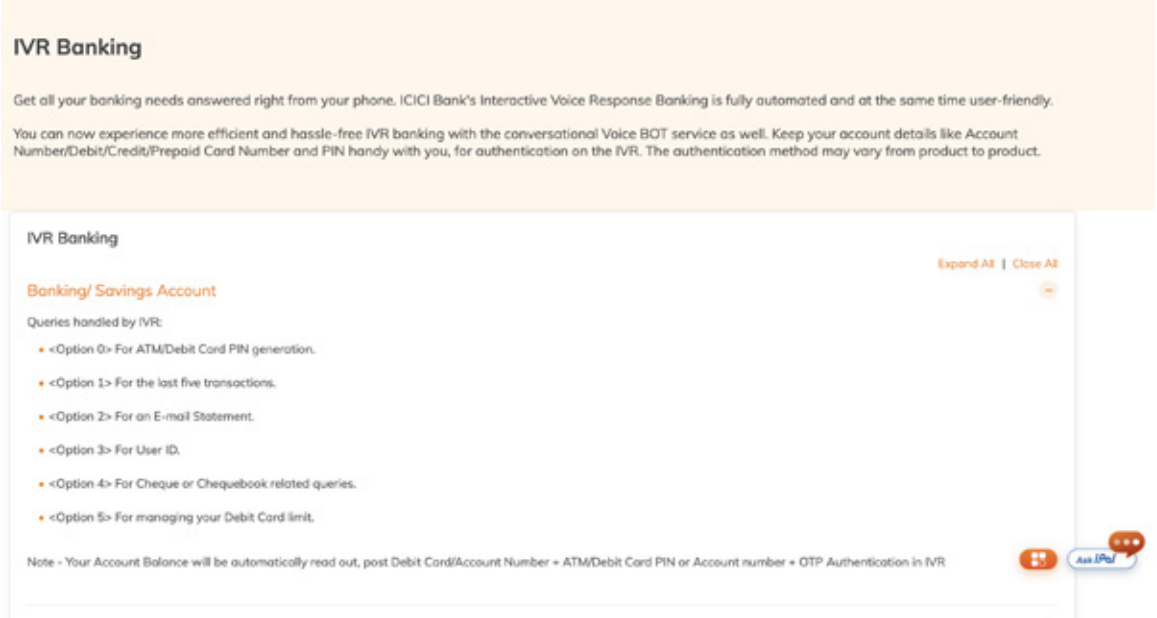
IVR banking options

Bank to ace "Customer onboarding experience"- Axis Bank
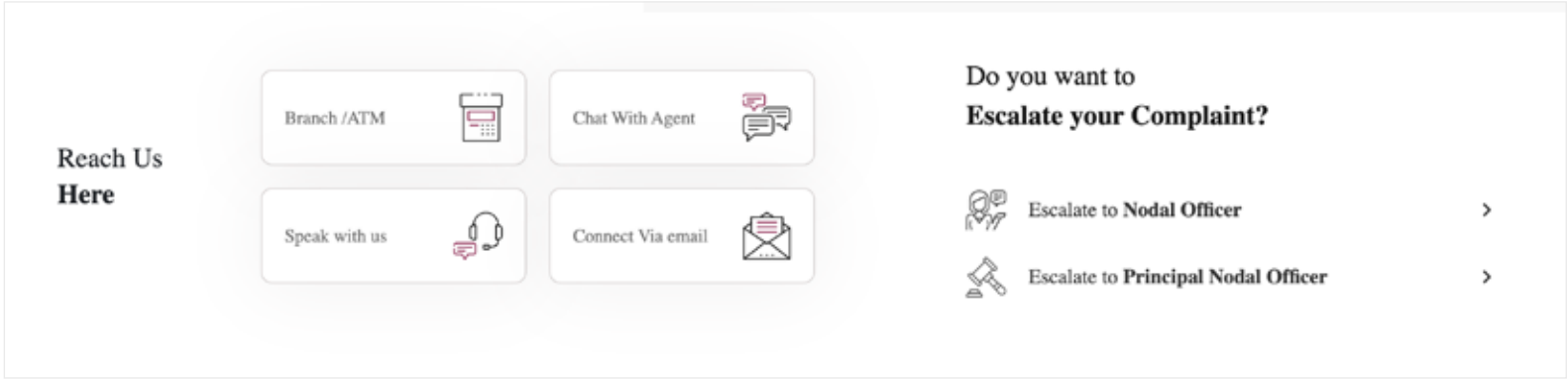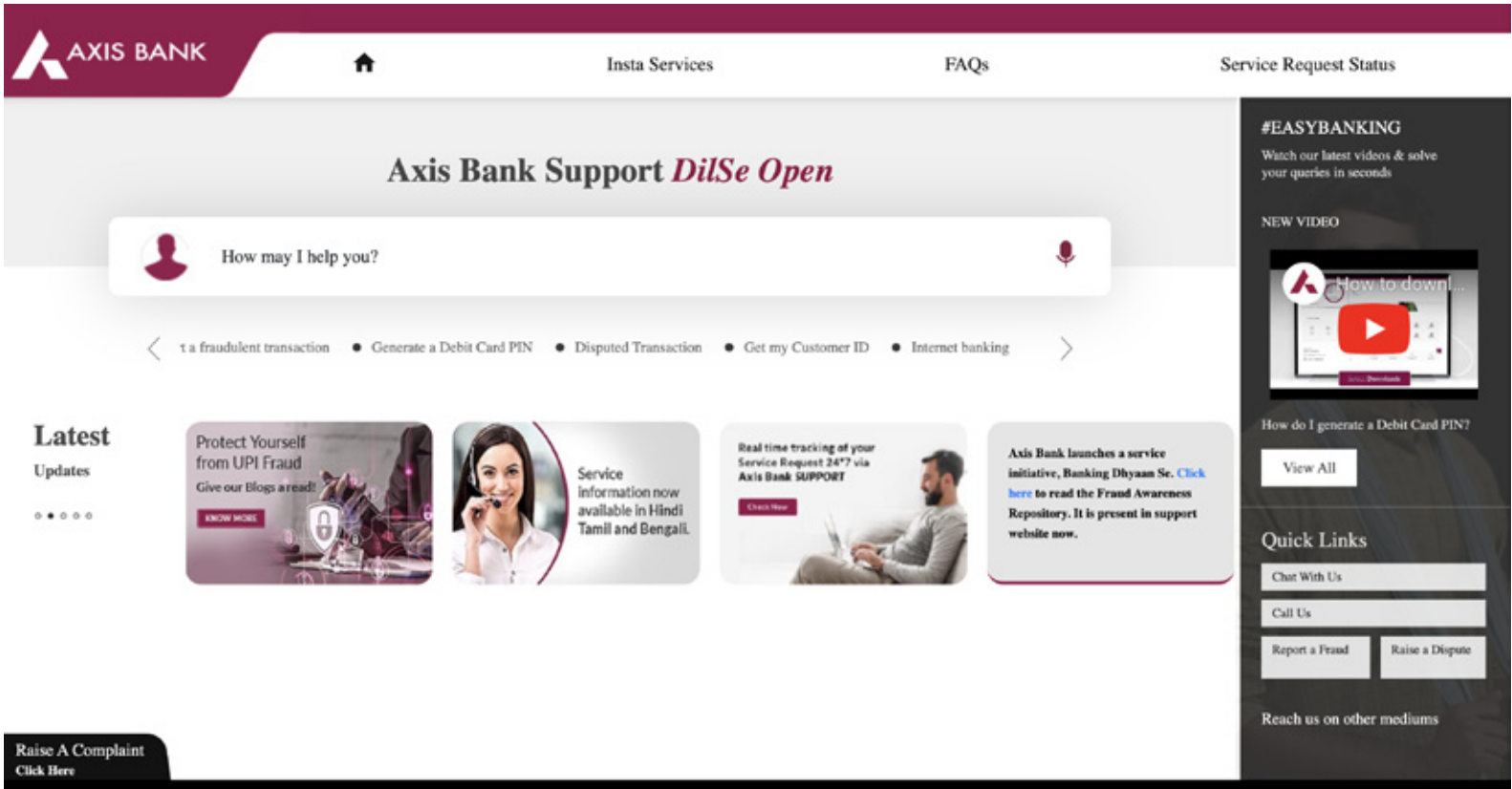
01

Section-wise support services

02

Video assistance to solve queries instantly

03

Visual cues and aids

04

Multiple customer support channels

05

Clear CTA to sign-up for WhatsApp banking

twimbit

Bank to ace "Customer onboarding experience"– Axis Bank
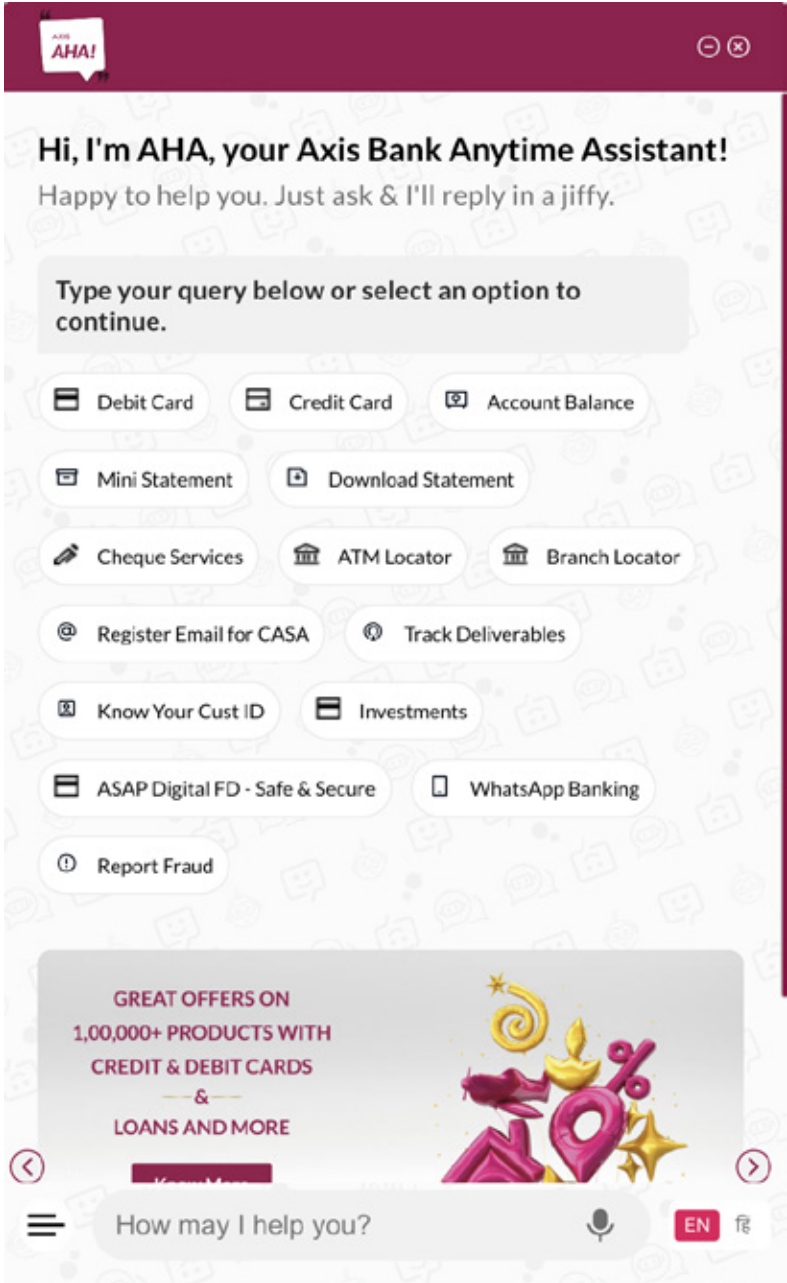
06

AHA! AI-chatbot with categorized services to assist

08

Chat with customer support agent
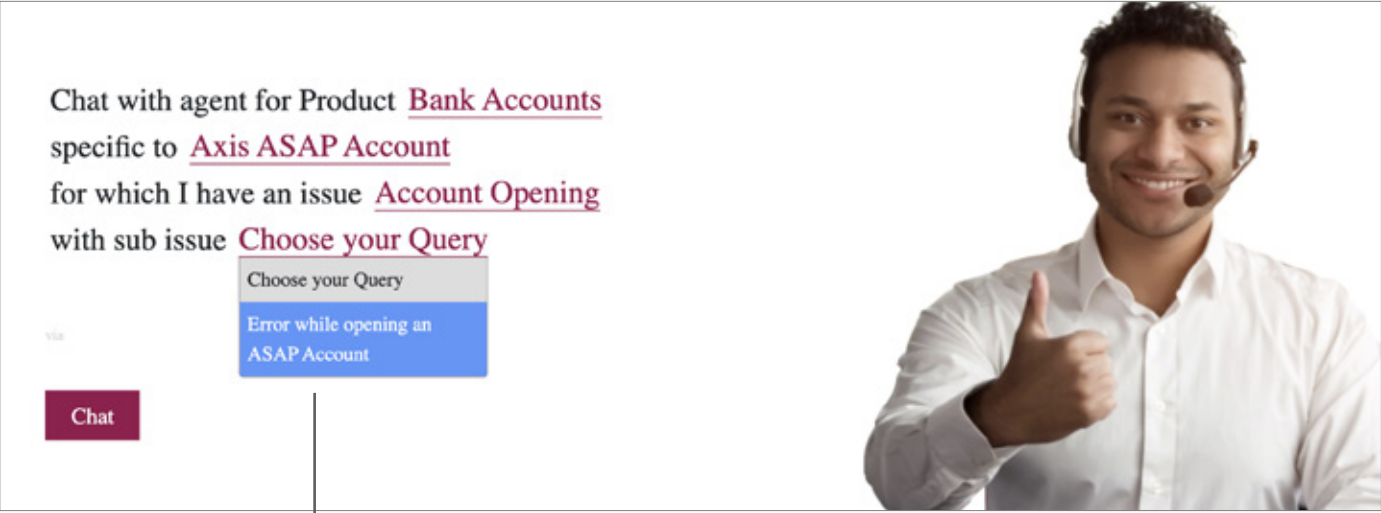
07

Ease of choosing query options from dropdown list

Section

04

Analyst recommendations

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Deep dive into TDEX score for Axis Bank

TDEX score	**4.06**
Mobile app	4.19
Customer onboarding	4.11
Customer service	3.86

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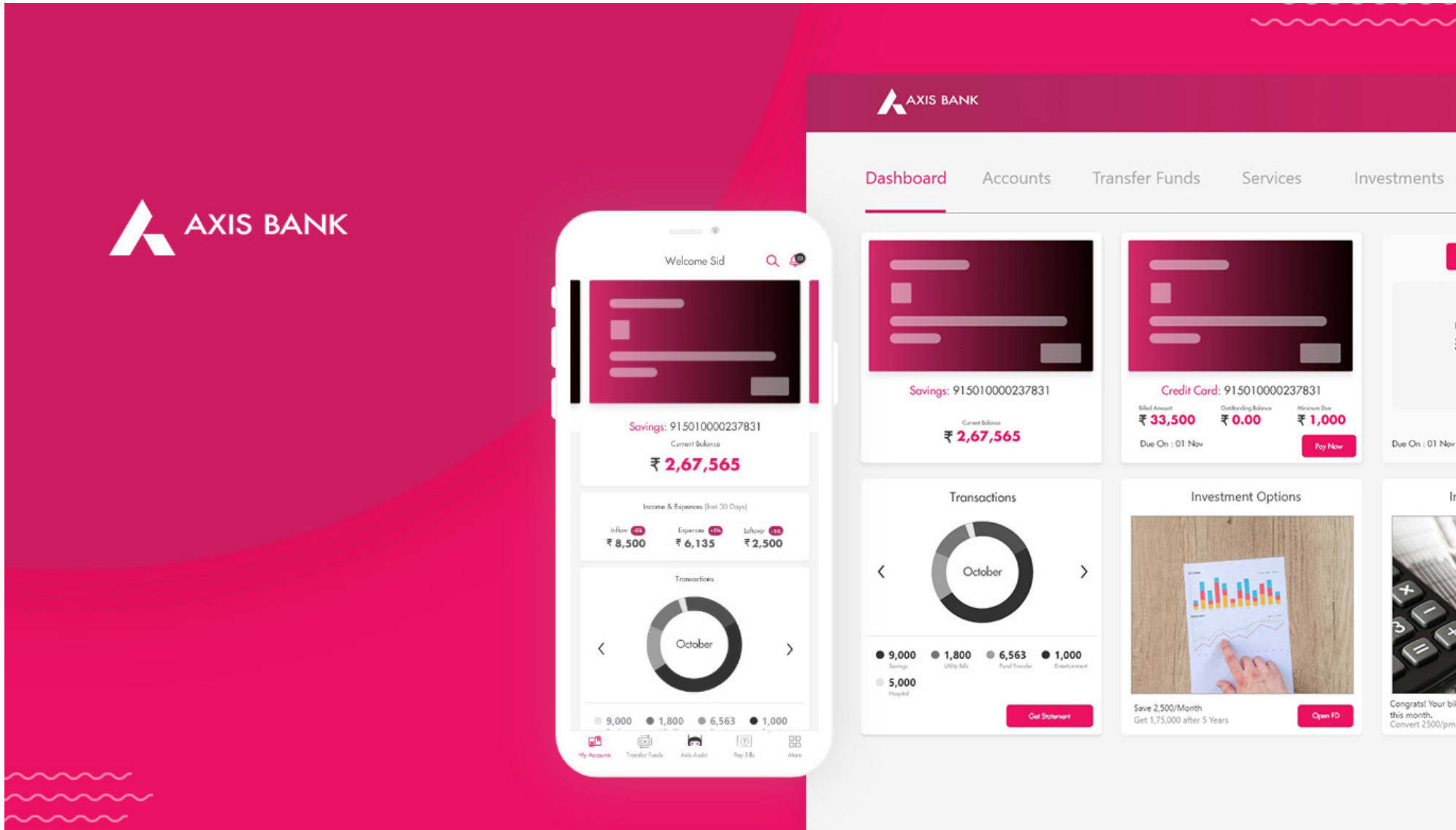
Improvements for Axis Bank

01 Mobile app experience

- Allow a/c opening process in app instead of redirecting it to the browser
- Allow for biometric verification during the a/c opening process
- Provide multiple language option to access the app

02 Customer onboarding experience

- Enable instant account activation and account approval time
- Provide clear and side by side product comparison
- Reduce KYC steps to 3 from 5
- Enable bank a/c activation in less than 5 steps from 8 steps

03 Customer service experience

- Improve social media platform support
- Upgrade chatbot to be able to connect to live agent
- Provide visual aids options like images or videos in FAQ section
- Offer personalized IVR functions based on customer phone number and past IVR behaviour
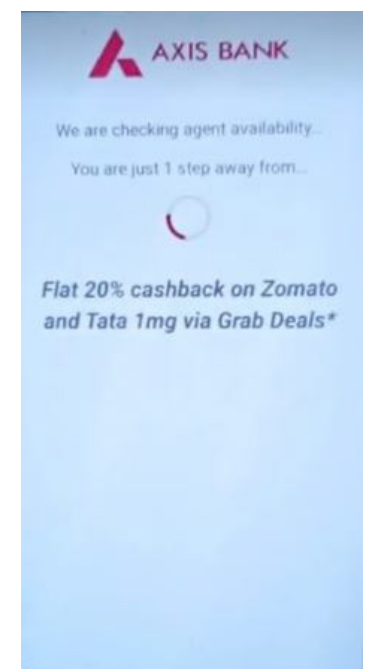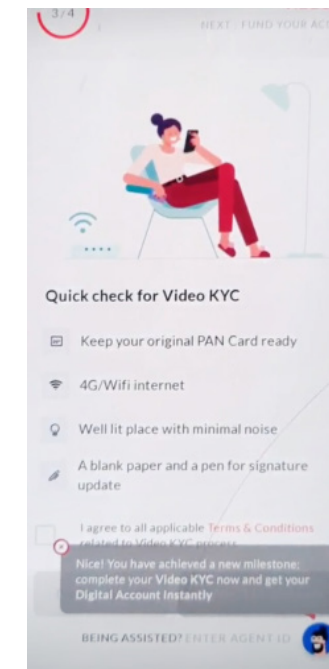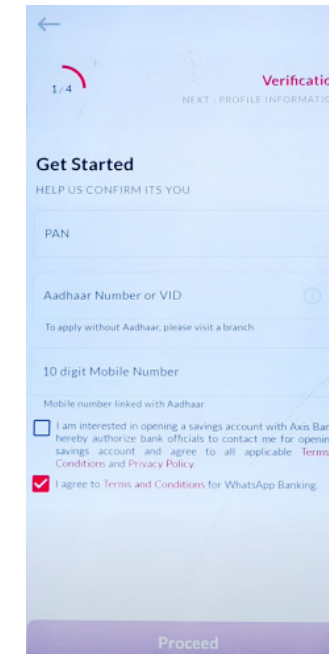
Deep dive into TDEX score for Kotak Mahindra Bank

TDEX score	**3.88**
Mobile app	4.72
Customer onboarding	3.99
Customer service	2.92

Improvements for Kotak Mahindra Bank

01 **Mobile app experience**

- Layout all account features at first step instead of after completion of a/c opening process
- Provide proper navigation guide with information about the next step
- Refrain from redirecting user to browser for a/c opening process
- Allow biometric verification during the a/c opening process

02 **Customer onboarding experience**

- Clearly define the number of account opening steps and information required
- Eliminate the need of asking personal information more than once (eg; maiden's name)
- Upgrade and improve the interface of the website
- Provide major discounts and other offerings associated with the bank a/c

03 **Customer service experience**

- Introduce voice assistance in helpline numbers
- Offer personalized IVR functions based on customer phone number and past IVR behaviour

twimbit

Deep dive into TDEX score for Bank of Baroda

बैंक ऑफ़ बड़ौदा
Bank of Baroda

TDEX score	3.87
Mobile app	4.12
Customer onboarding	4.23
Customer service	3.27

twimbit

Improvements for Bank of Baroda

01 **Mobile app experience**
- Reduce app loading time, as app loads after each click
- Introduce 'Select all' option for selecting multiple T&C
- Provide single click to accept all declarations instead of opening each link

02 **Customer onboarding experience**
- Provide account comparison on website and app to help user evaluate the best account
- Provide other information like cross-product benefits, customized banking experience etc.
- Provide information about applying for physical debit card and its delivery time
- Verify email via OTP instead of sending the link
- Avoid asking unnecessary information like religion, number of dependents
- Eliminate extra step like OTP verification before KYC
- Provide direct link to browser for KYC instead of sharing the link via SMS

03 **Customer service experience**
- Introduce voice assistance in helpline numbers
- Provide option to email in the customer support section on website
- Offer personalized IVR functions based on customer phone number and past IVR behaviour

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Deep dive into TDEX score for Yes Bank

TDEX score	**3.59**
Mobile app	4.08
Customer onboarding	3.35
Customer service	3.34

twimbit

Improvements for Yes Bank
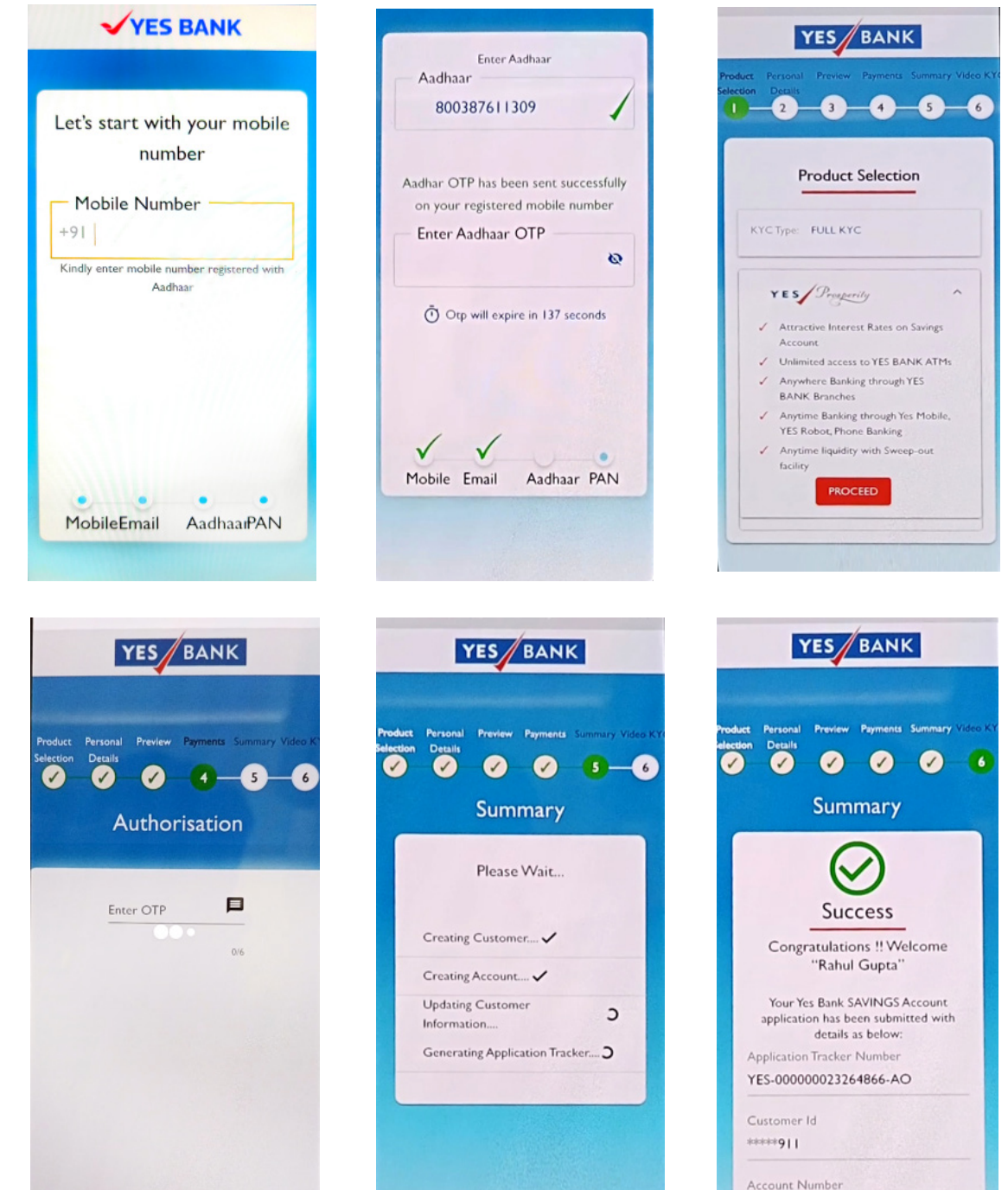
01 Mobile app experience

- Remove unnecessary information like registered device name
- Web app
- Eliminate the need to enter captcha code if verification is done via OTP
- Provide verifying email via OTP as an optional step
- Upgrade CTA for next step to function properly
- Reduce OTP resend time to 60 seconds from 180 seconds
- Provide multiple language option to access the app

02 Customer onboarding experience

- Merge 2 steps in 1 - entering Aadhar and PAN details and verification via OTP
- Eliminate unnecessary information steps like proof of stay and period of stay at current address
- Define clear account opening steps and information required
- Layout a/c related information, major discounts and other offerings of the bank
- Provide account comparison on website to evaluate the best account
- Auto-fetch all the relevant details from Aadhar to eliminate the need of re-entering details manually
- Enable instant account approval and activation
- Provide option to apply for physical debit card during the a/c opening process
- Offer instant activated virtual debit card
- Eliminate extra steps like copy and paste link in browser to complete video KYC

03 Customer service experience

- Introduce voice assistant in helpline numbers
- Offer personalized IVR functions based on customer phone number and past IVR behaviour

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Deep dive into TDEX score for HDFC Bank

TDEX score	**3.47**
Mobile app	3.90
Customer onboarding	3.24
Customer service	3.42

twimbit

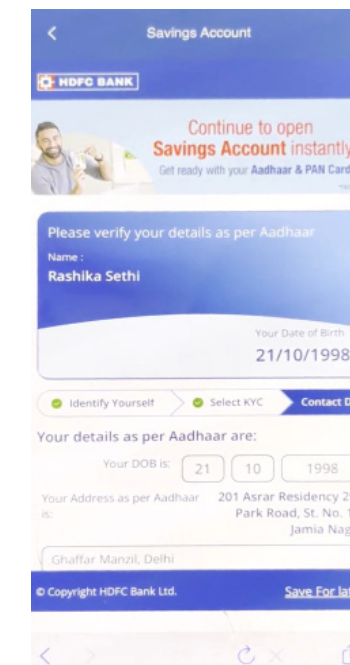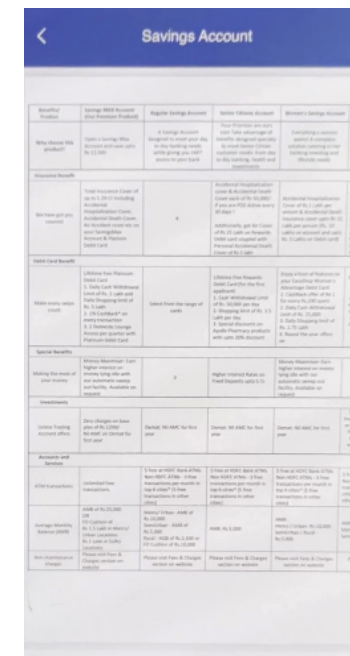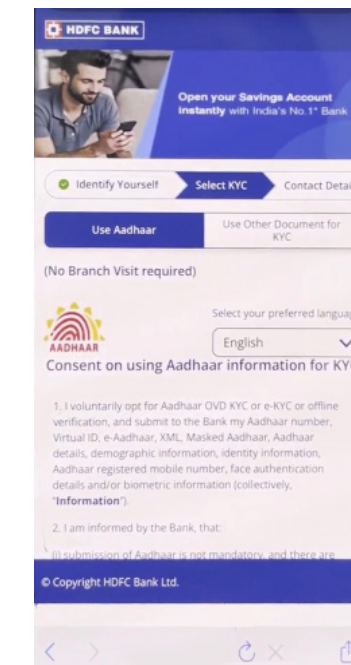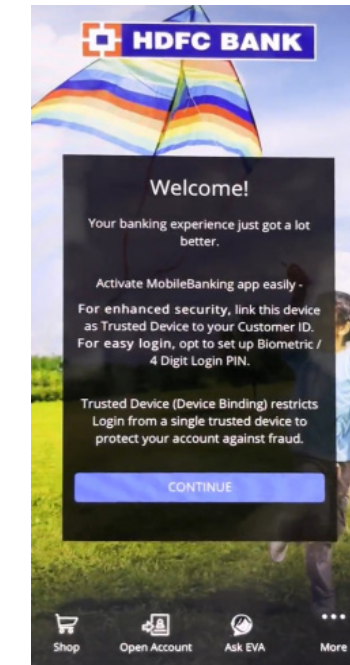# Improvements for HDFC Bank

01 **Mobile app experience**
- Upgrade location permissions settings and make 'unable to provide permission' option functional
- Provide multiple language option to access the app

02 **Customer onboarding experience**
- Provide detailed information about account features
- Define clear account opening steps
- Enable instant account activation and account approval time
- Offer instantly activated virtual card
- Auto-fetch personal details name, DOB from Aadhar at first step – 'Identify yourself'
- Offer all types of savings a/c in app to user to evaluate the best
- Auto save all the details fully not partially
- Allow to change option to 'No' for question "Does HDFC bank representative help you"
- Upgrade 'Start video KYC' CTA to instantly start KYC process instead of sharing link via email
- Eliminate extra step like enter captcha code before KYC starts

03 **Customer service experience**
- Offer personalized IVR functions based on customer phone number and past IVR behaviour

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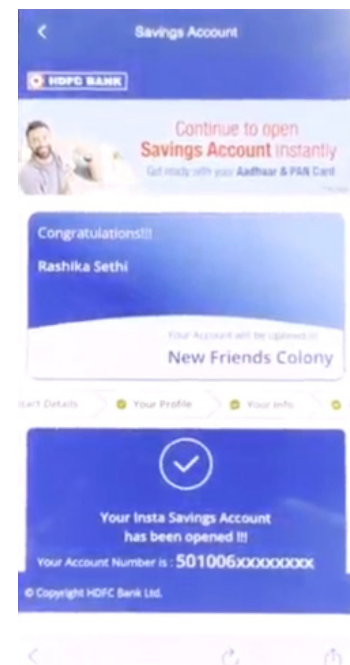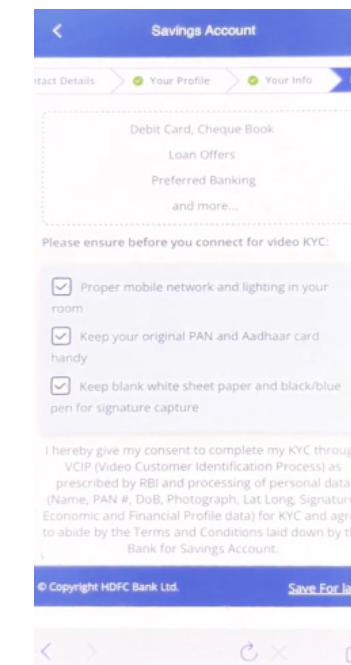
Deep dive into TDEX score for State Bank of India

SBI

TDEX score	**3.45**
Mobile app	4.72
Customer onboarding	2.63
Customer service	2.98

twimbit

Improvements for State Bank of India
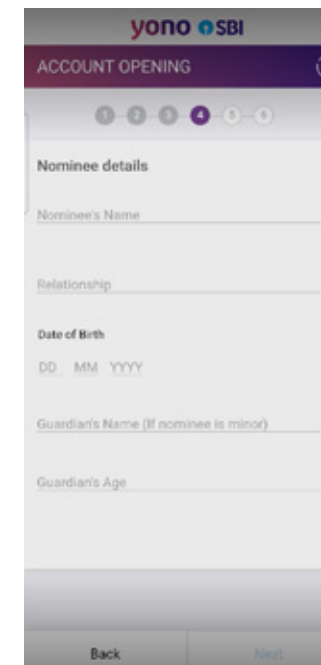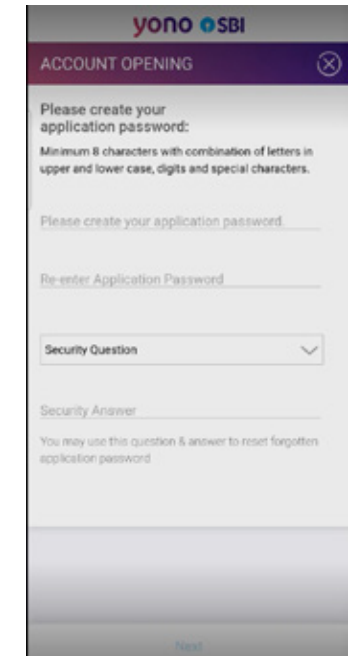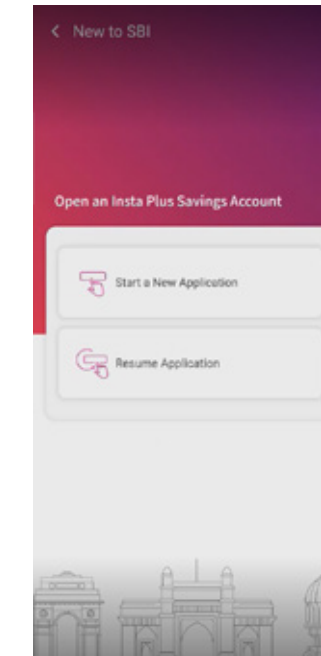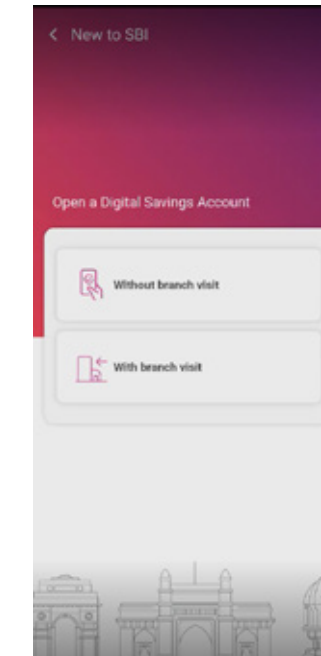
01 **Mobile app experience**
- Allow for biometric verification during the a/c opening process instead of creating password and choosing security question

02 **Customer onboarding experience**
- Eliminate extra informational steps like with or without branch, title for the names, spouse name, caste category, internet strength check
- Auto-fetch complete address details from Aadhar and provide option to edit
- Allow to use communication address as correspondence address
- Enable adding nominee details as an optional step
- Reduce assigning time for Video-KYC executive
- Assign video KYC executive in < 1 min and if unable to assign, notify user to expect a call-back at specific time and date.
- Upgrade website interface with more visual aids
- Layout all major discounts and other offerings of the bank on App
- Enable instant account activation and account approval time
- Provide account comparison on website/App to help user evaluate the best account.
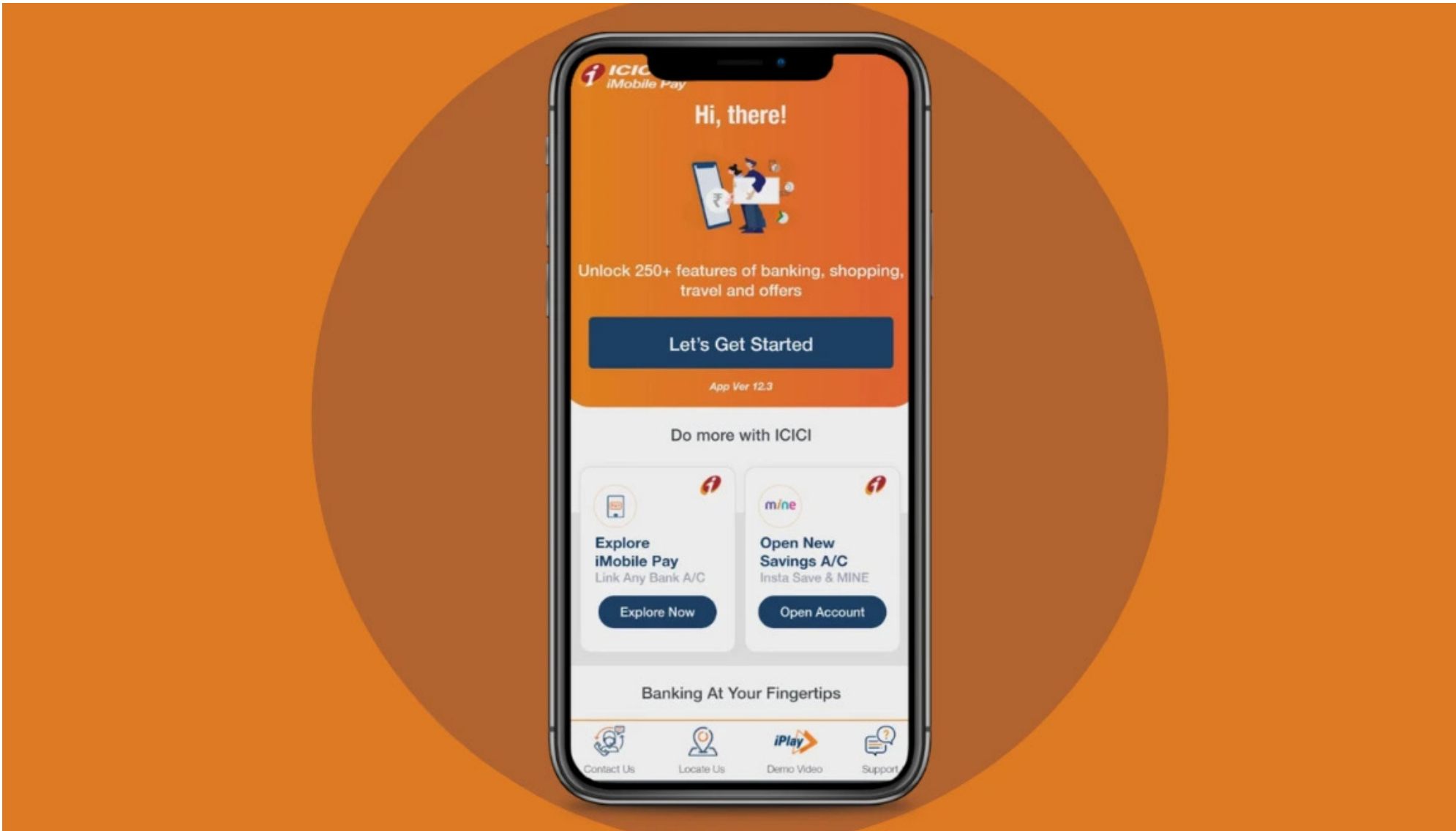
03 **Customer service experience**
- Introduce voice assistance in helpline numbers
- Offer personalized IVR functions based on customer phone number and past IVR behaviour

twimbit
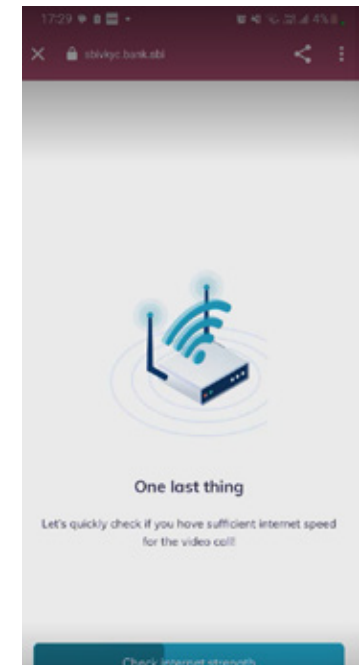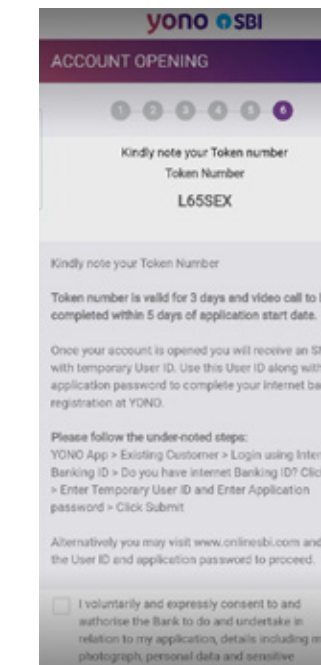
Deep dive into TDEX score for ICICI Bank

TDEX score	**3.32**
Mobile app	3.91
Customer onboarding	3.05
Customer service	2.90

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Improvements for ICICI Bank

01 **Mobile app experience**
- Allow biometric verification instead of login PIN
- Provide clear CTA for a/c sign-up on opening screen instead of looking for it in 'More services' section
- Reduce app loading time as app asks to wait after each step
- Provide complete information about the account including all the features and charges
- Provide multiple language option to access the app

02 **Customer onboarding experience**
- Define account opening steps and information required
- Provide account comparison on website to evaluate the best account
- Auto-fetch all the relevant details from Aadhar to avoid re-entering details
- Enable instant account approval and activation
- Provide an instant activated virtual debit card
- Allow funds to be added from any user UPI ID
- Upgrade app design by adding more images and visual aids instead of being too text heavy

03 **Customer service experience**
- Provide option to email in the customer support section on website
  Offer personalized IVR functions based on customer phone number and past IVR behaviour

twimbit
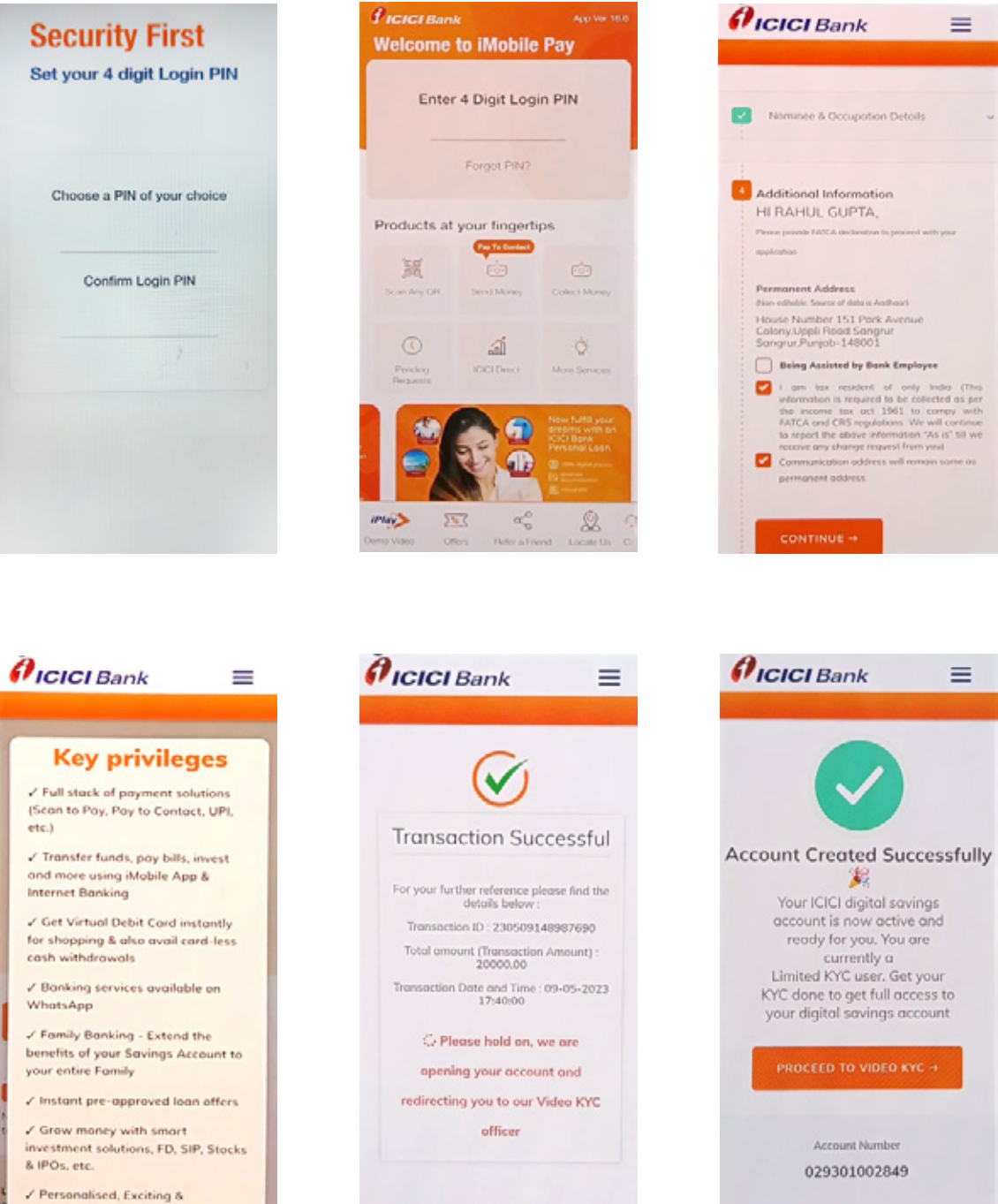
5 tips for improving the Customer Experience

01   **Map the banking customer journey**

dentify all the touchpoints a banking customer goes through and find where they face difficulties. Make each interaction smoother and consistent across all channels.

02   **Assemble a dedicated CX teamt**

Form a specialized cross-functional team of individuals whose primary focus is to understand and improve how customers interact with and perceive the bank's services. Team should aim to make these interactions more positive, efficient, and customer-centric.

03   **Balance self-service with human interaction**

Chatbots can help customers in real-time and offer an option to talk to a live representative if needed, enhancing the overall self-service experience.

04   **Establish strong feedback loops**

Provide customers with an outlet through which they can share their thoughts and opinions about your current CX, the pain points they're experiencing, and suggestions for improvement.

05   **Keep the customer at the center of everything.**

Actively seek feedback from customers at various touchpoints in their journey. This can include surveys, feedback forms, and customer interviews. Use this information to identify pain points, preferences, and areas for improvement.
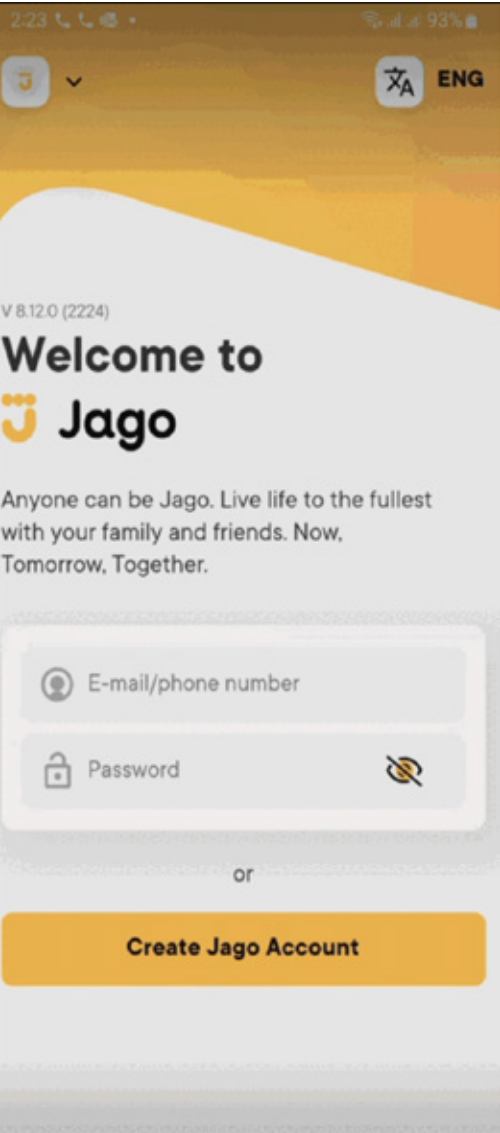
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Section

05

Best practices from peer region

Indonesia's best digital banking app (Case study)

twimbit
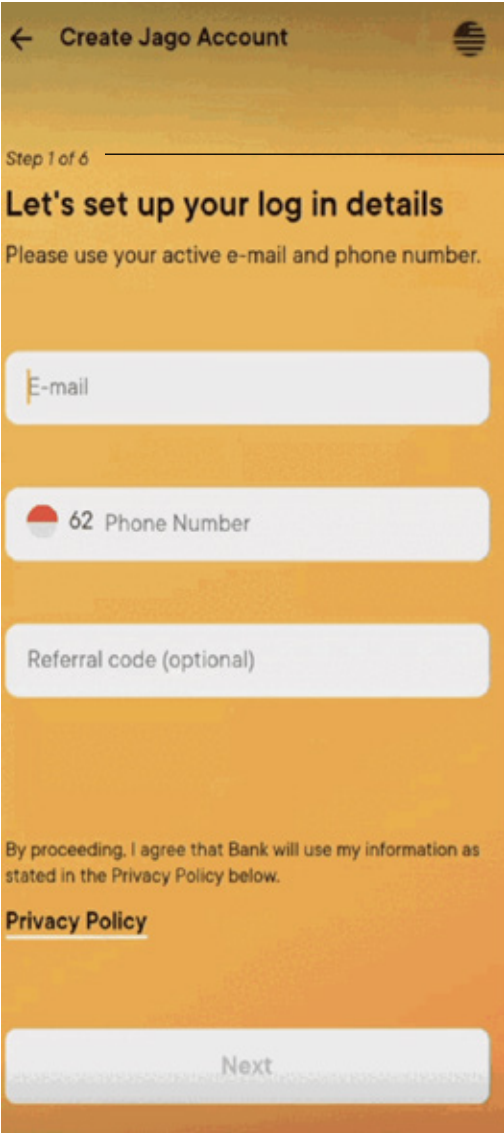
Bank to ace digital banking app experience in Indonesia

 Jago

Create Jago account

01

Language change option

02
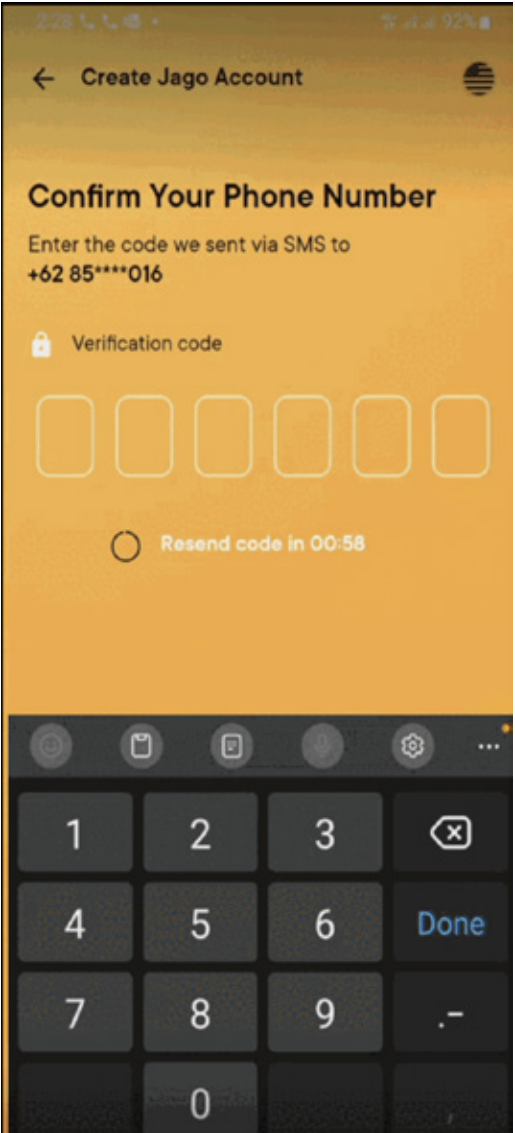
Clearly differentiate "sign in" from "sign up"

Enter email and phone number

01

Provide information like hidden costs, QAB, virtual card etc.

02

Enter email and phone number on same screen to reduce number of clicks

Enter OTP to confirm only mobile number

01

Resend OTP time in 60 seconds

twimbit

Bank to ace digital banking app experience in Indonesia

Jago

Create account password
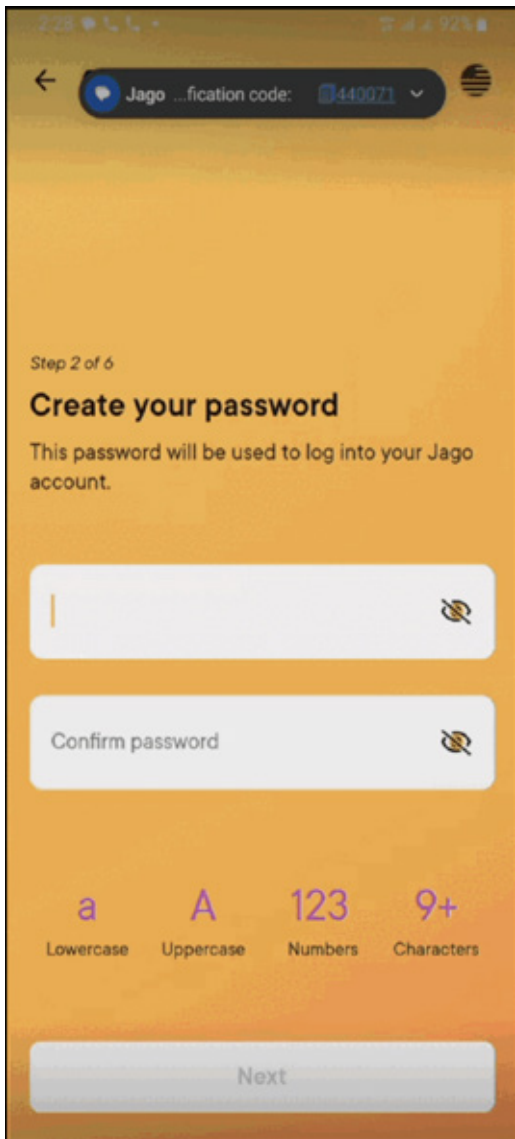
01
Clearly differentiate password format

Take e-KTP picture
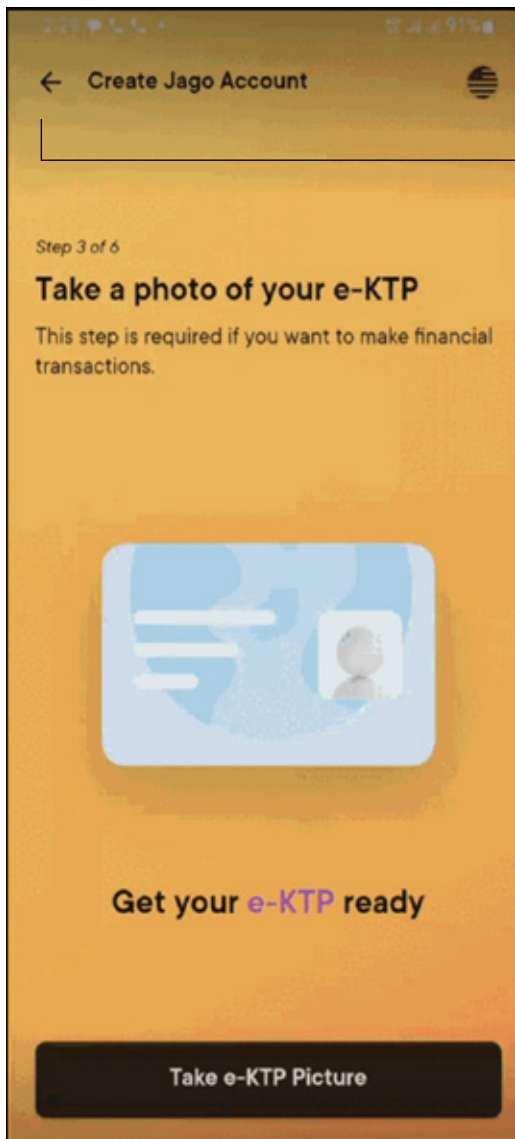
01
Option to go to previous step

02
Auto-fetch all personal details via e-KTP, eliminating need of entering information
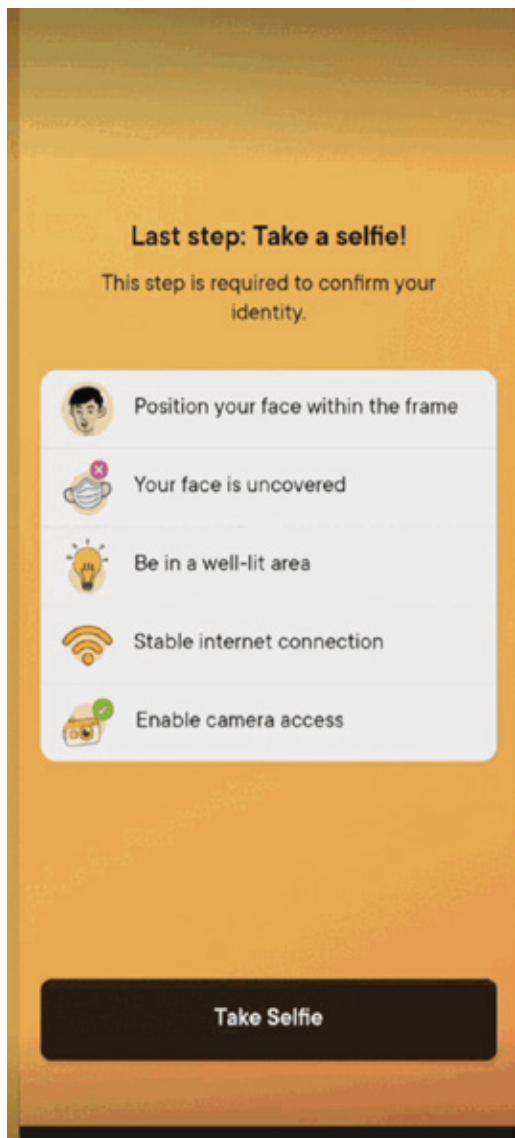
Some quick information about income
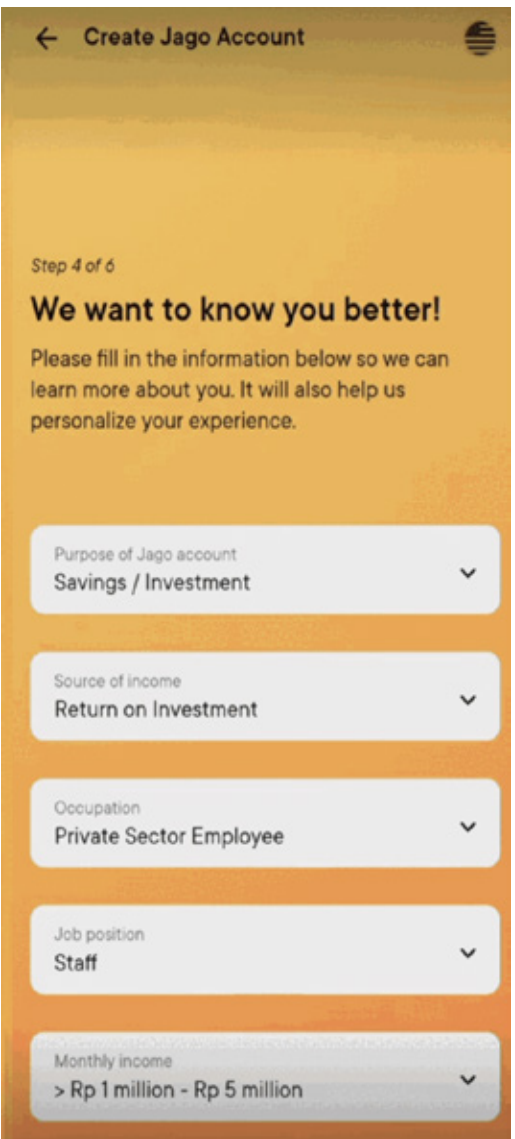
01
Easy to choose suited option from dropdown list without entering manually

twimbit
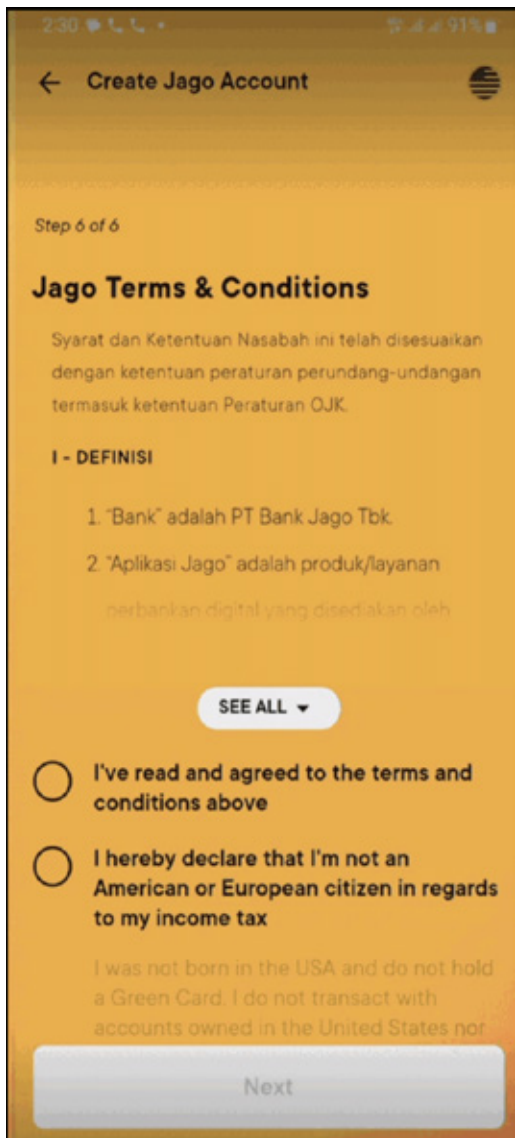
Bank to ace digital banking app experience in Indonesia

Jago
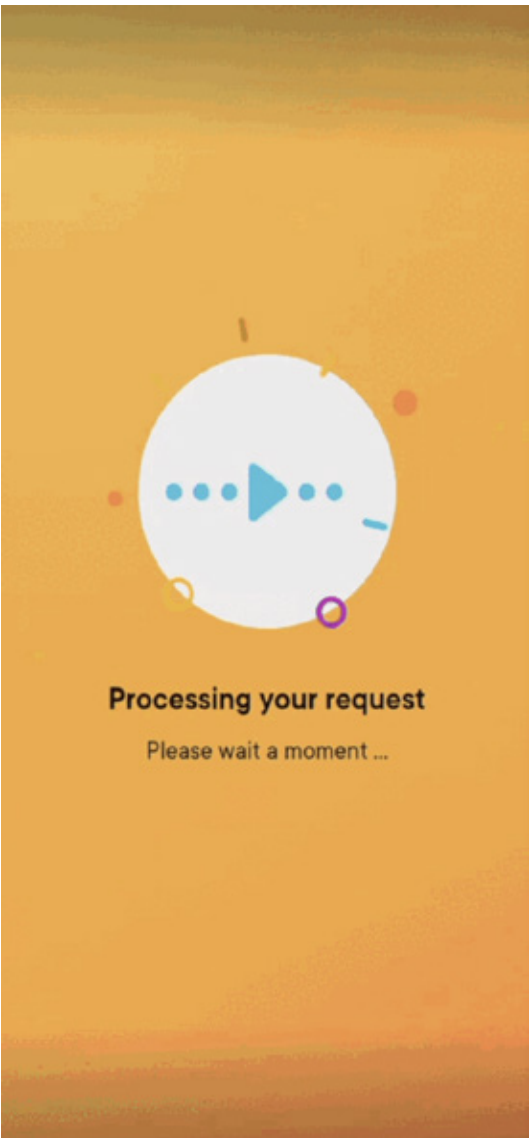
Take selfie

01
Creative icons

01
Clear instruction to take selfie for KYC

Agree to T&C

Processing request

01
Trendy and appealing design

twimbit

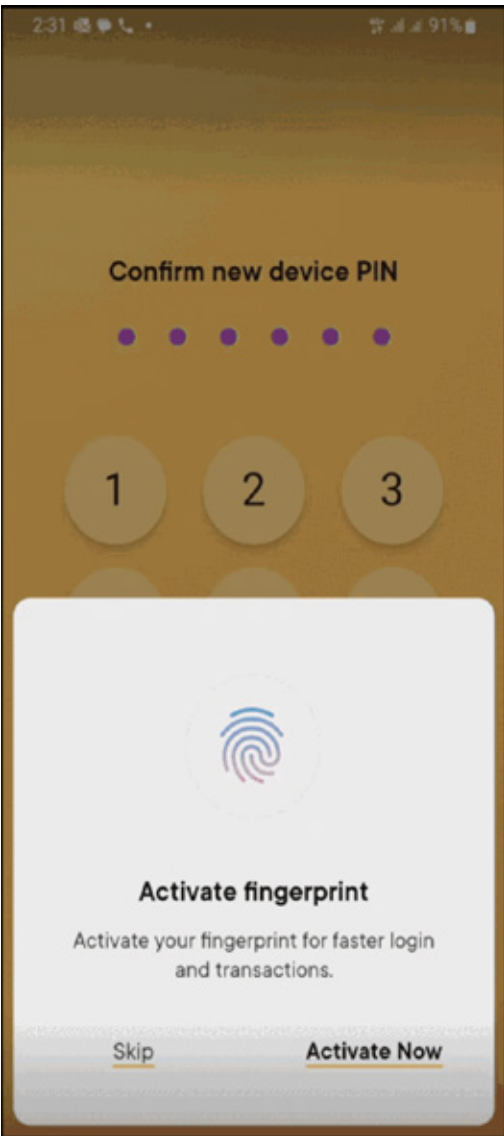# Bank to ace digital banking app experience in Indonesia

Jago

Set PIN
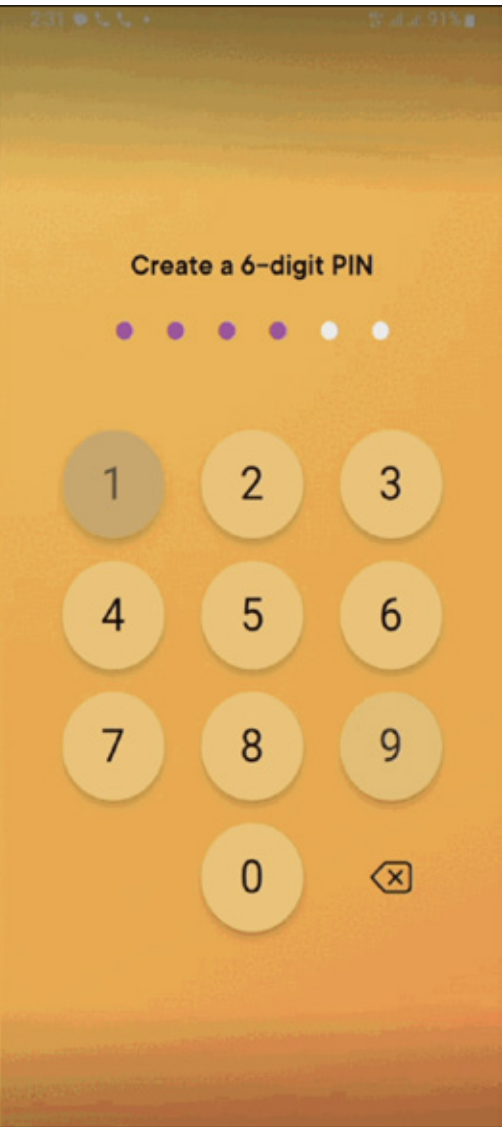
01
Consistent colour palette

02
Asked during a/c opening process

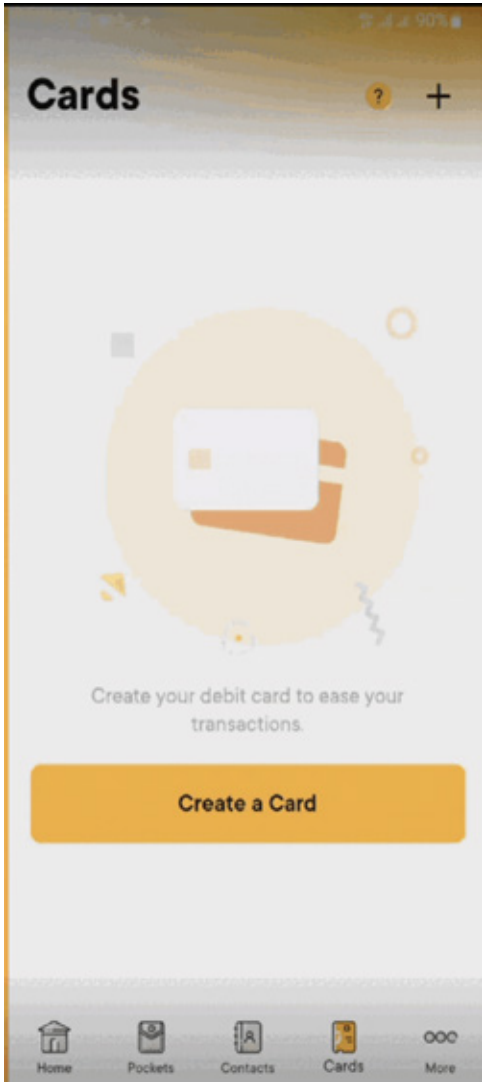## Activate fingerprint

01
Set up biometric verification (optional)
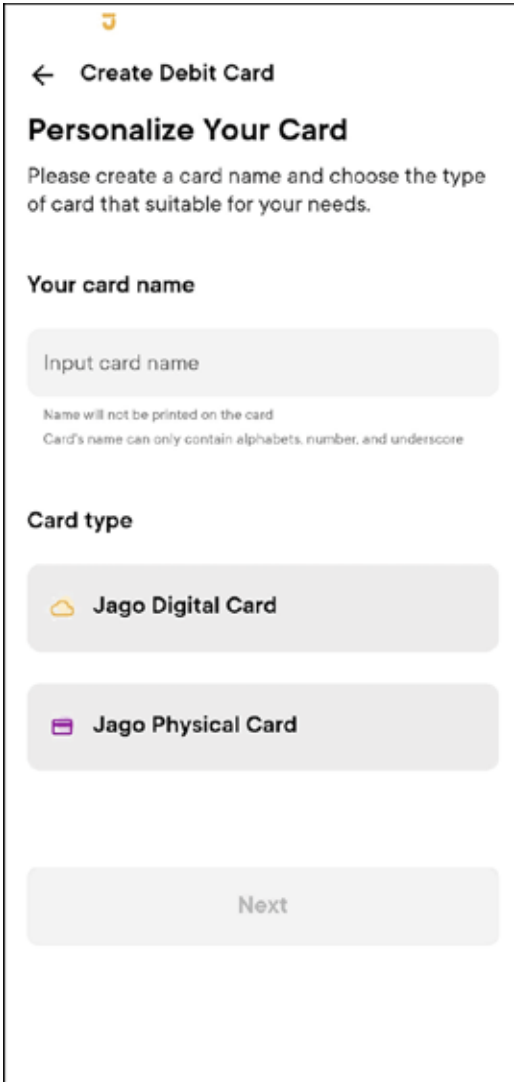
Jago instant a/c activation

01
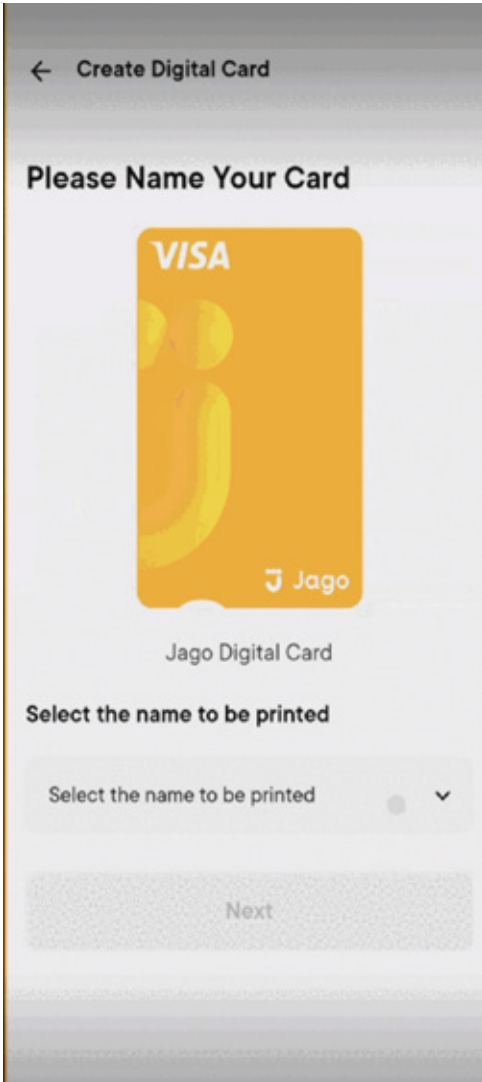Clean, neat with optimum white space

twimbit

Bank to ace digital banking app experience in Indonesia
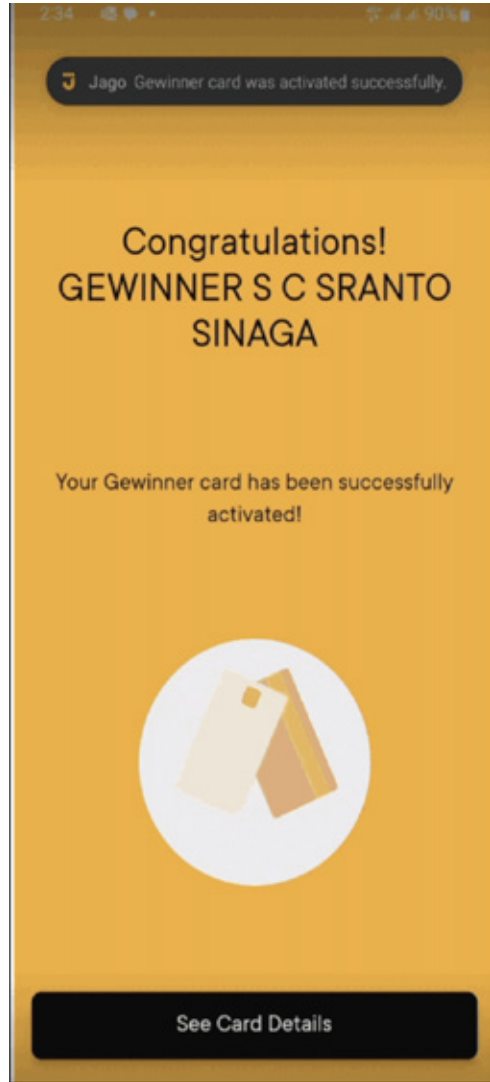

Create a customised debit card

Personalize your card – name, type

Virtual card name selection without need of manually entering name

Card details and services

Instantly activated debit card

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be more

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purpose-driven businesses

reachus@twimbit.com

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